III. BENEFITS

The Social Security Act incorporated no standards for benefits in the Federal-State system of unemployment insurance. Hence there is no central pattern of benefit provisions comparable to that in coverage and financing. The States have developed quite diverse and complex formulas for determining workers' benefit rights.

The interrelationship between the various factors on which these benefit rights depend—the amount of employment and wages required to qualify an individual for benefits, the period for earning such wages, the method of computing the weekly benefit amount, and the method of determining the length of time for which benefits may be paid—is so close that it is important to take into consideration all the interdependent factors in comparing the benefit formulas of different State laws. While each factor is analyzed separately, in the main, the discussion at various points indicates the relationships to other factors, and table 25 summarizes the principal benefit provisions.

Under all State unemployment insurance laws, a worker's benefit rights depend on his experience in covered employment in a past period of time, called the "base period." The period during which the weekly rate and the duration of benefits determined for a given worker apply to him is called his "benefit year."

The qualifying wage or employment provisions attempt to measure the worker's attachment to the labor force. To qualify for benefits as an insured worker, a claimant must have earned a specified amount of wages or must have worked a certain number of weeks or calendar quarters in covered employment within the base period, or must have met some combination of wage and employment requirements. He must also be free from disqualification for any of the causes discussed in detail in chapter IV.

All States except Maryland, Montana, Nevada, North Carolina, and Texas require a claimant to serve a waiting period before his unemployment may be compensable. In Louisiana, Michigan, and New Jersey the waiting period may become compensable at a later date. In New York, Pennsylvania, and Rhode Island the waiting period may be suspended if the Governor declares a state of emergency due to a disaster.

All States determine an amount payable for a week of total unemployment as defined in the State law. Usually a week of total unemployment is a week in which the claimant performs no work and with respect to which no remuneration is payable. In a few States, specified small amounts of odd-job earnings are disregarded in determining a week of unemployment. Except in New York, the weekly benefit amount is used as a measure of the existence of compensable partial unemployment; in most States a worker is partially unemployed in a week of less than full-time work when he earns less than his weekly benefit amount (or a little more). He receives as benefits for such a week the difference between his weekly benefit amount and his earnings, with usually a small allowance as a financial inducement to take short-time work.

Since 1937, when the Bureau of Internal Revenue began collecting quarterly reports of individual workers' wages for use of the Bureau of Old-Age and Survivors Insurance, most States have been collecting similar reports of quarterly wages and have based benefits on these reports. Thirty-nine States use the earnings in the highest quarter of the base period as a basis for computing weekly benefits. In 37 of these States the benefit is a fraction of the high-quarter wages and in 2 States it is a percentage of the average weekly wage in the high quarter. Seven States use a percentage of annual wages and five use the average weekly wage in the base period as a basis for computing the benefit rate. In 12 States, additional allowances are paid to workers with specified types and number of dependents; in 3 of these, allowances vary with earnings as well as with number of dependents.

The maximum amount of benefits which a claimant may receive in a benefit year is expressed in terms of dollar amounts, usually equal to a specified number of weeks of benefits for total unemployment. A partially unemployed worker may thus draw benefits for a greater number of weeks. In 13 States all eligible claimants have the same potential weeks of benefits; in the other States, potential duration of benefits varies with the claimant's wages or employment in the base period, up to a specified number of weeks of benefits for total unemployment.

More detail on all these subjects is given below.

Effective Date of Benefit Provisions

In 37 States the benefit provisions reported in this chapter were amended in the 1958 and 1959 legislative sessions. In some of these States, all or some of the provisions included in the tables are effective for all claimants by December 31, 1959. In other States where the new provisions apply only to individual benefit years (see below) after the effective date of the amendments, claimants whose benefit years began earlier may be receiving weekly amounts different from those reported here or have different annual limitations on their benefits.

Base Period and Benefit Year

A worker's benefit rights are determined on the basis of his employment in covered work over a prior period, called the "base period." In 50 States the benefit rights remain fixed for a period called the "benefit year." Waiting period also is measured in or with respect to a benefit year.

Types of benefit years.—The "benefit year" is usually a 1-year period or a 52-week period during which a worker may receive his annual benefits. Forty-six States have what is called an "individual benefit year" in that its beginning for any individual claimant is related to the date of his unemployment (table 16). In four other States a potential benefit year begins for all claimants at a date specified in the law. If a claimant first files his claim toward the end of such a "uniform benefit year," his benefit rights for that benefit year will expire shortly: Ordinarily, however, he will be eligible for benefits in a new benefit year, at the same or a different rate. Wisconsin does not use the concept of a benefit year; benefits are determined for each period of unemployment in terms of the base period then applicable.

In 41 of the 46 States with individual benefit years, the benefit year begins with the week in which a worker first files a claim which is valid in terms of a wage qualification (table 17). In Arkansas and Colorado the benefit year begins with the quarter in which a claim is first filed; in Connecticut it begins with the week in which a valid claim is filed and continues for that calendar quarter, the next 3 calendar quarters, and the remainder of any incomplete calendar week at the end of such period; in these 3 States the effective benefit year may be 40 to 52 weeks. In Massachusetts the benefit year begins on the Sunday preceding the filing of a valid claim and in New York, on the first Monday after the filing of a valid original claim. Under 11 State laws a benefit year does not begin until the claimant meets not only the wage or employment requirements but also meets one or more additional requirements (see table 16, footnote 3). Michigan, New York, and Ohio require that a benefit year can begin only if the claimant is not subject to any disqualification or suspension of benefits; hence, when a claimant is disqualified, no benefit year may begin until the disqualification runs out, at which time his early weeks of employment will have passed out of the base period.

Types of base periods.—Base periods also are "individual" or "uniform." In the former type, included in 47 State laws, the date establishing the beginning and ending of the base period depends on when the worker first applies for benefits or first begins drawing benefits, that is, on the beginning of the benefit year; in the latter type, included in 4 State laws, the beginning and ending dates of

Table 16.—Base period and benefit year

State	Base period: Uniform calendar year (4 States)	Base period: Individual: First 4 of last 5 quarters preceding benefit year (32 States)	Base period: Individual: Last 4 quarters preceding benefit year (5 States)	Base period: Other (10 States)	Benefit year: Uniform beginning (4 States)	Benefit year: Individual beginning: Week of valid claim (41 States)	Benefit year: Individual beginning: Other (6 States)
Alabama	----------	X	----------	----------	----------	X	
Alaska	----------	X	----------	----------	----------	X	
Arizona	----------	[1] X	----------	----------	----------	X	
Arkansas	----------	X	----------	----------	----------	----------	Calendar quarter valid claim filed.
California	----------	----------	----------	[2] X	----------	[3] X	
Colorado	----------	----------	X	----------	----------	----------	Calendar quarter valid claim filed.
Connecticut	----------	X	----------	----------	----------	----------	([3]) ([4]).
Delaware	----------	X	----------	----------	----------	X	
District of Columbia	----------	X	----------	----------	----------	X	
Florida	----------	X	----------	----------	----------	[3] X	
Georgia	----------	X	----------	----------	----------	X	
Hawaii	----------	----------	X	----------	----------	X	
Idaho	X	----------	----------	----------	July—first week.	----------	
Illinois	----------	----------	----------	[2] X	----------	X	
Indiana	----------	X	----------	----------	----------	X	
Iowa	----------	X	----------	----------	----------	X	
Kansas	----------	X	----------	----------	----------	X	
Kentucky	----------	X	----------	----------	----------	X	
Louisiana	----------	X	----------	----------	----------	X	
Maine	X	----------	----------	----------	Apr. 1	----------	
Maryland	----------	X	----------	----------	----------	X	
Massachusetts	----------	----------	----------	[5] X	----------	----------	Sunday preceding filing of valid claim.
Michigan	----------	----------	----------	[5] X	----------	[3] X	
Minnesota	----------	X	----------	----------	----------	X	
Mississippi	----------	X	----------	----------	----------	X	
Missouri	----------	X	----------	----------	----------	X	
Montana	----------	X	----------	----------	----------	X	
Nebraska	----------	----------	X	----------	----------	X	
Nevada	----------	[1] X	----------	----------	----------	X	
New Hampshire	X	----------	----------	----------	Apr. 1	----------	
New Jersey	----------	----------	----------	[5] X	----------	[3] X	
New Mexico	----------	X	----------	----------	----------	X	
New York	----------	----------	----------	[2] X	----------	----------	Monday after valid claim filed.[3]
North Carolina	----------	----------	----------	[6] X	----------	[3] X	
North Dakota	----------	X	----------	----------	----------	X	
Ohio	----------	----------	X	----------	----------	[3] X	
Oklahoma	----------	X	----------	----------	----------	X	
Oregon	----------	X	----------	----------	----------	X	
Pennsylvania	----------	X	----------	----------	----------	[3] X	
Rhode Island	----------	----------	----------	[5] X	----------	X	
South Carolina	----------	X	----------	----------	----------	X	
South Dakota	----------	X	----------	----------	----------	X	
Tennessee	----------	[1] X	----------	----------	----------	X	
Texas	----------	X	----------	----------	----------	X	
Utah	----------	----------	X	----------	----------	[3] X	
Vermont	----------	----------	----------	[2] X	----------	X	
Virginia	----------	X	----------	----------	----------	X	
Washington	X	----------	----------	----------	July—first week.	----------	
West Virginia	----------	X	----------	----------	----------	X	
Wisconsin	----------	----------	----------	[7] X	----------	----------	([8]).
Wyoming	----------	X	----------	----------	----------	[3] X	

[1] Last 4 completed calendar quarters following previous base period when new benefit year overlaps preceding benefit year (Arizona); last 4 quarters preceding benefit year if 1 quarter has been used in a previous determination (Nevada and Tennessee).

[2] Four quarters ending 4 to 7 calendar months before benefit year.

[3] Benefit year begins only if claimant is not disqualified (Michigan); is not disqualified and has at least 1 effective day (New York); has met benefit eligibility requirements and is not disqualified (Ohio); is able to work and available for work (New York, Pennsylvania, Utah, Wyoming); is unemployed (California,

(Footnotes continued on page 53.)

the base period are fixed in the law and are the same for all workers. A 4-quarter or 52-week period is used in all States. The four States with a uniform benefit year have a uniform calendar-year base period.

In all States except Wisconsin the same base period is used for determination of qualifying wages or employment, weekly benefit amount, and duration of benefits, although in 39 States the weekly benefit amount is computed from wages in only 1 quarter of the period (table 19). In some States, certain distribution of base-period wages within the quarters of the base period is required (table 17). In Wisconsin, where benefits are computed separately for each employer, separate periods are used for determining eligibility and duration (the 52 weeks prior to any period of unemployment) and weekly benefit amount (the calendar year prior to any period of unemployment or a specified later period if the claimant was not employed by the employer concerned during at least 10 weeks of the preceding calendar year).

Lag between base period and benefit year.—In Colorado, Massachusetts, Michigan, and Wisconsin there is no lag between the end of the base period and the beginning of the benefit year; in New York, there is a lag of only 1 week; and in New Jersey and Rhode Island, of only 2 weeks. In the four States (table 16) in which the base period is the last 4 quarters prior to the benefit year and the benefit year begins with the week of a valid claim, the lag is less than 1 quarter; in Arkansas, 1 quarter. In 32 States in which the base period is the first 4 of the last 5 completed calendar quarters prior to the benefit year, there is a lag period of 3 to 6 months; however, in Arizona, Nevada, and Tennessee the lag for some claimants may be less than a quarter (see table 16). In California, Illinois, and Vermont the lag is 4 to 7 months. In North Carolina, in which the base period is the first 4 of the last 6 completed calendar quarters prior to the benefit year, there is a lag period of 6 to 9 months.

In the 4 States with uniform base periods and uniform benefit years, the lag between the end of the base period and the beginning of the benefit year is 3 or 6 months. However, the lag between the end of the base period and an individual's unemployment may be almost 12 months longer, i.e., almost 15 or 18 months.

(Footnotes for Table 16.)

Connecticut, Florida, Michigan, New Jersey, North Carolina, Pennsylvania); and is actively seeking work and is not disqualified for misrepresentation (Wyoming).

[4] Period beginning with week of valid claim, continuing for that quarter, the next 3 quarters and the remainder of any incomplete calendar week.

[5] 52 weeks preceding benefit year (Massachusetts and Michigan); ending with the second week preceding benefit year (New Jersey and Rhode Island); or preceding filing of valid original claim (New York).

[6] First 4 of last 6 completed calendar quarters preceding benefit year.

[7] Previous calendar year for purpose of weekly benefit; 52 weeks prior to beginning of any period of unemployment for qualifying employment and duration.

[8] No concept of benefit year as such. Benefits are limited to a proportion of "credit weeks" within 52 weeks prior to an employee's most recent employment by an employer; hence in cases of intermittent unemployment or of exhaustion of benefit right chargeable to 1 employer, new determinations of benefit eligibility and duration must be made.

Claimants who exhaust their benefits before the end of a benefit year must wait until a new benefit year before they can again draw benefits based on a new base period. In most States, claimants may qualify for benefits in a second benefit year without intervening employment, on the basis of wages in the lag period between the prior base period and the old benefit year. In 24 States no claimant is eligible without intervening covered employment: In Colorado, Massachusetts, Michigan, and Wisconsin, because there is no lag between the base period and a benefit determination; in Nebraska, New Jersey, New York, Ohio, Rhode Island, and Utah, because the lag is too short to permit any individual to meet the employment qualification; and in 14 States,[1] because of special qualifying requirements, discussed below.

Qualifying Wages or Employment

All States require that an individual must have earned a specified amount of wages or must have worked for a certain period of time within his base period, or both, to qualify for benefits. The purpose of such qualifying requirements is to admit to participation in the benefits of the system only such workers as are genuinely attached to the labor force of covered workers.

Multiple of the weekly benefit.—Fourteen States express their earnings requirements in terms of a specified multiple of the weekly benefit amount; Virginia requires a slightly higher multiple for claimants who qualify for the minimum weekly benefit and Georgia, Idaho, New Mexico, Pennsylvania, and Tennessee have weighted schedules which require varying multiples for varying weekly benefits. Eight of these 20 States have a "step-down" provision under which a claimant who has not earned the required multiple of his weekly benefit can qualify for a lower benefit amount if his base-period wages are equal to the qualifying amount for the lower benefit bracket (see table 17, footnote 5).

All States with a wage qualification in terms of a multiple of weekly benefits have a weekly benefit formula based on high-quarter wages (see p. 61). The multiple used in the qualifying wage formula (30 to 60 but typically 30) is usually greater than the denominator in the fraction used in computing the weekly benefit (table 25). In these States the formula automatically requires wages in at least 2 quarters of the base period except for those claimants who have high-quarter wages equal to the qualifying requirement for the maximum weekly benefit.

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[1] California, Connecticut, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Minnesota, Missouri, South Carolina, Tennessee, Vermont.

Five (Arizona, Idaho, Maryland, Mississippi, and North Dakota) of the States with a qualifying requirement of a multiple of the weekly benefit add a specific requirement of wages in at least 2 quarters which applies especially to workers with large high-quarter wages and maximum weekly benefits. California requires wages in at least 2 quarters for those claimants whose base-period wages are less than $750.

The District of Columbia, Montana, Oklahoma, South Carolina, and Wyoming require one and one-half times high-quarter wages; Kentucky requires 1⅜ times high-quarter wages and of these States the District of Columbia and Montana have stepdown provisions.

Florida requires base-period wages of 20 times the average weekly wage in the high quarter. However, the average weekly wage must be at least $20.

Flat qualifying amount.—Sixteen States have a flat minimum qualifying wage. These States include 6 of the 7 States with an annual-wage formula for determining weekly benefit (p. 63) and 10 States with a high-quarter weekly benefit formula. In all these States any worker earning the specified amount or more within the base period is entitled to some benefits, but the flat qualifying amount (ranging from $240 to $800) qualifies for only limited amounts of benefits. The qualifying amounts for higher weekly benefits are included in the quarterly or annual amounts which entitle a claimant to higher weekly benefits and more weeks of benefits, according to the details of the formulas (tables 19 and 23).

In the annual-wage States there are no requirements for wages in more than 1 quarter of the base period except in Alaska where one-fifth of base-period wages must be in a quarter other than the high quarter. It is possible, except in Alaska, for a claimant to qualify for the maximum weekly benefit and maximum annual benefits on 1 quarter's wages, if these equal amounts varying from $2,900 to $3,925.

In Alaska, a claimant needs $4,000 with at least $800 outside the high quarter. Of the 10 States with a flat qualifying amount and a high-quarter formula, Connecticut, Illinois, Iowa, Nebraska, Ohio, South Dakota, and Utah require wages in more than 1 quarter to qualify for any benefits: Connecticut and South Dakota require wages in at least 2 quarters; Illinois requires wages of $150 in quarters other than the high quarter; Iowa requires wages of $100 in quarters other than the high quarter; Nebraska, wages of at least $100 in each of 2 quarters, with a total of $400 in such quarters; Ohio and Utah require 20 and 19 weeks of employment, respectively. In Texas all claimants, except those with wages of $1,000 in 1 quarter, must have wages in 2 or more quarters. The other 2 States require wages in more than 1 quarter to qualify for maxi-

Table 17.—Minimum wage and employment qualifications for benefits [1]

State	Qualifying formula [2]		Minimum amount in		Wages in at least	Additional wage requirement for subsequent years [3]
	Employment	Wages	Base period	High quarter		
Alabama		35 x wba	$210 00	$112 01		
Alaska		1¼ x high-quarter wages	500.00		(4)	
Arizona		30 x wba [5]	300.00		2 quarters	
Arkansas		30 x wba	300.00		2 quarters	
California		30 x wba [6]	600 00			X
Colorado		30 x wba	420.00			
Connecticut		Flat	300.00		2 quarters	X
Delaware		30 x wba	210 00			
Dist. of Columbia		1½ x high-quarter wages.[6]	276.00	130.00	2 quarters	
Florida		20 x average weekly wages in high quarter.	400.00		(4)	
Georgia		40–45 x wba [5]	280.00	150.00		X
Hawaii		30 x wba	150.00			
Idaho		31+–38 x wba	472 00	300.00	2 quarters	X
Illinois		Flat	700.00		$150 in quarters other than high quarter.	X
Indiana		Flat	250.00		$150 in last 2 quarters.	X
Iowa		Flat	300.00	200.00	$100 in a quarter other than high quarter.	X
Kansas		30 x wba	300.00			X
Kentucky		1⅜ x high-quarter wages	343.75	250.00	8 x wba in last 2 quarters.	X
Louisiana		30 x wba	300.00			
Maine		Flat	300.00			
Maryland		36 x wba [5]	360.00	192.01	2 quarters	
Massachusetts		Flat	650.00			
Michigan	14 weeks [7]	(7)	210.14		(4)	
Minnesota		Flat	520.00			X
Mississippi		36 x wba	288.00	130.01	2 quarters	
Missouri	17 weeks [7]	(7)	255.00		(4)	X
Montana		1½ x high-quarter wages.[5]	255.00	170.00	(4)	
Nebraska		$400 in 2 quarters	400.00	200.00	$100 in each of such 2 quarters.	
Nevada		30 x wba [5]	240.00			
New Hampshire		Flat	500.00			
New Jersey	17 weeks [7]	(7)	255.00		(4)	
New Mexico		30–27+ x wba	300 00	156.00		
New York	20 weeks [7, 8]	(8)	300.00		(4)	
North Carolina		Flat	500.00			
North Dakota		39 x wba [5]	390.00		2 quarters	
Ohio	20 weeks	Flat	240.00		(4)	
Oklahoma		1½ x high-quarter wages.[5]	300 00	200.00	(4)	
Oregon	20 weeks [7]	(7)	700.00		(4)	
Pennsylvania		32–44 x wba [5, 6]	320.00	120.00		
Rhode Island	20 weeks [7, 8]	(7)	400 00		(4)	
South Carolina		1½ x high-quarter wages	240.00	120 00	(4)	X
South Dakota		Flat	600.00	250.00	2 quarters	
Tennessee		40–60 x wba [5]	320 00	182.00		X
Texas		Flat [6]	[9] 375.00	[9] 250.00	$125 in other than high quarter.	
Utah	19 weeks [7]	Flat	400.00		(4)	
Vermont		30 x wba [5]	300.00	200.00	⅓ of wages in last 2 quarters.	X
Virginia		30 x wba [6]	250.00			
Washington		Flat	800.00			
West Virginia		Flat	500.00			
Wisconsin	18 weeks [7]	(7)	288.00		(4)	
Wyoming		1½ x high-quarter wages	375.00	250.00	(4)	

[1] See table 19 for minimum qualifying wages for maximum weekly benefit and table 23 for minimum qualifying wages for maximum annual benefits.
[2] Based on wages or employment in a specified 1-year period in all States. See table 16 for base period. Weekly benefit amount abbreviated as wba.

(Footnotes continued on page 57.)

mum weeks of benefits, except for the unusual claimants who earn in 1 quarter the base-period wages necessary for the maximum weekly benefit amount and the maximum duration (table 23).

Weeks of employment.—Michigan, Missouri, New Jersey, New York, Rhode Island, and Wisconsin require that an individual must have worked a specified number of weeks with at least a specified weekly wage. Michigan counts only weeks with wages of $15.01 or more; Missouri and New Jersey, $15 or more; New York, weeks with an average of $15 or more; Rhode Island, $20 or more; and Wisconsin, $16 or more. Rhode Island has an alternate qualifying requirement of $1200 in the base period. This type of requirement is different from the requirements in Ohio, Oregon, and Utah. Ohio requires at least $240 and at least 20 weeks of employment; Oregon, $700 and 20 weeks at $20 or more; and Utah, $400 and 19 weeks of employment (of 16 hours or 2 full working days or more).

The minimum base-period wages required for minimum benefits under the various formulas may be summarized as follows:

Qualifying amount	*Number of States*	*Qualifying amount*	*Number of States*
$150	1	$400, less than $500	6
$200, less than $250	6	$500, less than $600	5
$250, less than $300	9	$600, less than $700	3
$300, less than $350	14	$700	2
$350, less than $400	4	$800	1

Such a summary necessarily disregards all the requirements concerning distribution of earnings and length of employment presented in table 17.

Additional requirements.—As shown in table 17, 19 States with a high-quarter formula have an additional requirement of a specified minimum amount of earnings ($112.01–$300.00) in the high quarter out of minimum base-period earnings of $210.00–$600.00. Such provisions tend to eliminate from benefits part-time workers and low-paid workers whose average weekly earnings might be less than the State's minimum benefit.

(Footnotes for Table 17.)

[3] See text for details.

[4] Qualifying wage or employment automatically requires wages in at least 2 quarters for all claimants.

[5] If claimant failed to receive qualifying wage for weekly benefit amount computed on high-quarter wages but received qualifying wages in next lower bracket, he is considered eligible for lower weekly benefit except in Maryland which provides a stepdown of 3 brackets, in Georgia which provides a stepdown of 2 brackets, in the District of Columbia and Montana which have unlimited stepdown provisions; and in Pennsylvania and Tennessee which have stepdown provisions limited by requirements of 30 times the computed weekly benefit and 1½ times high-quarter wages, respectively.

[6] Base-period wages of 30 times the weekly benefit amount but not less than $600 nor more than $750 (California); if base-period wages are less than $600, claimant must have earned wages in 18 weeks, or at least 50% of such earnings must have been earned for full-time employment in a full-time occupation in a full-time industry (Pennsylvania); 30 times the weekly benefit amount but not less than $250 (Virginia).

[7] Weeks of employment at $15.01 or more (Michigan); $15 or more (Missouri and New Jersey); with average wage of at least $15 (New York); $20 or more (Oregon and Rhode Island) and $16 or more (Wisconsin); of at least 16 hours or 2 full days (Utah).

[8] Alternate qualifying requirement of 15 weeks of employment averaging at least $15 per week in 52 weeks preceding a claim and 40 weeks of employment averaging at least $15 per week in 104 weeks preceding a claim (New York); $3,000 in base period (Oklahoma); $1,200 in base period (Rhode Island); $450 in base period with at least $50 in each of 3 quarters or $1,000 in 1 quarter (Texas).

Fourteen States have additional wage or employment requirements to assure recent employment and to prevent payment of benefits in a second benefit year without intervening employment. In Illinois any claimant who has drawn 26 weeks of benefits in 1 or 2 succeeding benefit years, without intervening employment of 3 weeks, must earn at least three times his weekly benefit amount in covered or noncovered work before he is again eligible for the remainder of the benefits to which his base-period wages may entitle him. In Idaho any claimant who has exhausted his benefits must work at least 30 days in covered employment before he is again eligible for benefits.

Three States require claimants to have wages in the last 2 quarters of the base period. Indiana requires $150; Kentucky, eight times the weekly benefit amount; and Vermont, one-third of the base-period wages.

Three States require claimants who have received benefits in a preceding benefit year to have specified earnings subsequent to the beginning of the preceding benefit year. Iowa requires $100; South Carolina, eight times the weekly benefit amount if the claimant received maximum benefits; and Connecticut, $150 if the claimant received any benefits. In six States wages earned prior to a benefit year may not be used as wage credits in a subsequent benefit year unless a specified amount of wages is earned after filing of the valid claim for the first benefit year: In Missouri, either wages for insured work equal to five times the weekly benefit or wages equal to 10 times the weekly benefit, in Minnesota, four times the weekly benefit within the last 2 quarters of the base period upon which the benefits for the subsequent benefit year are based; in Georgia and Kansas, eight times the weekly benefit; in Tennessee, four times the weekly benefit, and in California, sufficient earnings in the period covered by the first benefit year to meet the qualifying wage requirement, i.e., at least $600.

Waiting Period

All States except Maryland, Montana, Nevada, North Carolina, and Texas require a waiting period of 1 week of total unemployment before benefits are payable. The waiting period is a noncompensable period of unemployment in which the worker must have been otherwise eligible for benefits (table 18).

In 41 States the waiting-period requirement in terms of weeks of partial unemployment is the same as in weeks of total unemployment. In three States, 2 weeks of partial unemployment are counted as 1 week of total unemployment, except that in Alabama and New Hampshire a week of partial unemployment meets the

Table 18.—Waiting-period requirements

State	Initial waiting period: Weeks of total unemployment[1]	Initial waiting period: Weeks of partial unemployment[2]	In new benefit year: Not to interrupt consecutive weeks of benefits	In new benefit year: May be served in last week of old year
Ala.	1	[3] 2	X	
Alaska	1	1	X	
Ariz	1	1	X	X
Ark	1	1		
Calif	1	1	X	X
Colo	1	1	X	
Conn	1	1	X	
Del	1	1	X	
D.C	1	1		
Fla	1	1		
Ga	1	1	X	X
Hawaii	1	1	X	
Idaho	1	1	X	X
Ill	1	1	X	X
Ind	1	1		
Iowa	1	2		
Kans	1	1		
Ky	1	1		
La	[4] 1	[4] 1	X	
Maine	1	1	X	X
Md	0	0		
Mass	1	1		X
Mich	[4] 1	[4] 1	X	
Minn	1	1		
Miss	1	1	X	X
Mo	1	1		
Mont	0	(5)		
Nebr	1	1	X	X
Nev	0	0		
N.H	1	[3] 2	X	X
N.J	[4] 1	[4] 1		
N. Mex	1	1	X	
N.Y	[6, 7] 1	[6, 7] 2–4		
N.C	0	0		
N. Dak	1	1	X	
Ohio	1	1		
Okla	1	1	X	
Oreg	1	1	X	X
Pa	[7] 1	[7] 1		
R.I	[7] 1	[7] 1	X	
S.C	1	1		
S. Dak	1	1		
Tenn	1	1	X	
Tex	0	0		
Utah	1	1		
Vt	1	1	X	X
Va	1	1		
Wash	1	1		
W. Va	1	(8)		
Wis	[9] 1	1	(9)	(9)
Wyo	1	1		

[1] See p. 60 for definition of total unemployment.
[2] See p. 66 for definition of partial unemployment.
[3] A week of partial unemployment meets waiting-period requirements if followed by a week of total unemployment.
[4] Waiting period becomes compensable when benefits become payable for the third consecutive week following the waiting period (New Jersey); if claimant is actively seeking work and accepts full-time work within 4 weeks (Michigan); if claimant is unemployed 6 weeks or longer (Louisiana).
[5] No payment of partial benefits as such; see table 20.
[6] Waiting period is 4 effective days, either wholly within the week of an original valid claim or partly within such week and partly within the benefit year initiated by such claim.
[7] Waiting period may be suspended if unemployment results directly from a disaster for which the Governor has declared a state of emergency.
[8] Waiting period requirement is in terms of total unemployment only; no waiting period required for benefits for partial unemployment.
[9] Only 1 waiting period is required within the last 2 months of 1 calendar year and the first 2 months of the next calendar year.

waiting-period requirement if it is followed by a week of total unemployment. In New York the four "effective days" which constitute the waiting period may be accumulated in 1, 2, 3, or 4 weeks. In these 45 States a waiting period served in weeks of total or of partial unemployment qualifies alike for benefits for total or partial unemployment. In West Virginia no waiting period is required for benefits for partial unemployment, and the waiting period for benefits for total unemployment is in terms of weeks of total unemployment. The 1-week waiting period becomes compensable in New Jersey when benefits are payable for the third consecutive week; in Michigan, if a claimant commences other suitable full-time employment within 4 weeks after being laid off indefinitely or for a definite period of more than 4 weeks; and in Louisiana, if a claimant has been unemployed for 6 weeks or longer. The waiting-period requirement may be suspended in New York, Pennsylvania, and Rhode Island when unemployment results directly from a disaster and the Governor declares the existence of a state of emergency.

In all States except Wisconsin, the waiting period is served in or with respect to a benefit year; in Wisconsin, with respect to a calendar year. In Wisconsin a claimant whose unemployment runs into a second calendar year is not required to serve more than one waiting period within the last 2 months of 1 calendar year and the first 2 months of the next. Twenty-four States provide that there shall be no interruption of benefits for consecutive weeks of unemployment continuing into a new benefit year (table 18); in these States the waiting-period requirement has to be met if, later in the new benefit year, the claimant is again unemployed. Twelve States provide that the waiting period may be served in the last week of the old benefit year. Three of these are States with a uniform benefit year where without such a provision a worker whose unemployment began in the week prior to the beginning of the benefit year would have no credit for such a week. In all these States a worker who had exhausted benefit rights for the benefit year and who remained unemployed or again became unemployed before the beginning of the new benefit year could serve a waiting period in the last week of the old benefit year.

The waiting-period requirements may be summarized as follows:

Provisions	*Number of States*
No waiting period	5
1 week of total or partial unemployment which may become compensable	3
1 week of total or partial unemployment within benefit year	38
1 week of total or 2 or more of partial unemployment within benefit year	4
1 week of total unemployment within benefit year	1

Weekly Benefit Amount

All States except New York measure unemployment in terms of weeks; some of them use calendar weeks; some, any period of 7 consecutive days beginning with the day on which the claimant first reports his unemployment. A week of total unemployment is commonly defined as one in which the individual performs no services and with respect to which no remuneration is payable to him. However, in five States a worker is considered totally unemployed in a week even though he earns certain small amounts of wages. In New Hampshire $3 from any source is disregarded; in Rhode Island, $5 from any source; in Vermont, $10 from any source; in Texas the greater of $5 or one-fourth of the benefit amount; and in Montana, $15 from odd jobs or subsidiary work or remuneration equal to 1 day's work not exceeding 8 hours, plus any overtime worked immediately following such 8 hours, whichever is greater.

In New York, unemployment is measured in days and benefits are paid for each accumulation of effective days within a week. An "effective day" is defined as the fourth and each subsequent day of total unemployment in a week beginning on Monday in which the claimant earns not more than $45. A full week of total unemployment results in the accumulation of 4 effective days; a week with 4 to 6 days of unemployment, in an accumulation of 1 to 3 days. In this discussion, amounts for New York are converted to weeks.

Formulas for computing weekly benefits.—Under all State laws the weekly benefit amount, i.e., the amount payable for a week of total unemployment, varies with the worker's past wages within certain minimum and maximum limits. The period of past wages used and the formulas for computing benefits from these past wages vary greatly among the States. In most of the States the formula is designed to compensate for a fraction of the full-time weekly wage, i.e., for a fraction of wage loss, within the limits of minimum and maximum benefit amounts.

Most of the States (39) use a formula which bases benefits on wages in that quarter of the base period in which wages were highest (table 19). This calendar quarter has been selected as the period which most nearly reflects full-time work. A worker's weekly benefit rate, intended to represent a certain proportion of average weekly wages in the high quarter, is computed directly from these wages. In ten States the fraction of high-quarter wages is $\frac{1}{26}$. Between the minimum and maximum benefit amounts, this fraction gives workers with 13 full weeks of employment in the high quarter 50 percent of their full-time wages. Since it has been found that, for many workers, even the quarter of highest earnings includes some unemployment, 16 States have compensated for this by using a fraction greater than $\frac{1}{26}$, as follows:

Fraction	*Number of States*	*Fraction*	*Number of States*
$\frac{1}{25}$	12	$\frac{1}{23}$	1
$\frac{1}{24}$	1	$\frac{1}{20}$	2

Pennsylvania pays at the rate of 50 percent of the full-time weekly wage if the amount so derived is greater than the benefit computed as $\frac{1}{25}$ of high-quarter wages.

Eleven other States use a weighted schedule, which gives a greater proportion of the high-quarter wages to lower-paid workers than to those earning more. In these States the minimum fraction varies from $\frac{1}{21}$ to $\frac{1}{30}$; the maximum from $\frac{1}{17}$ to $\frac{1}{24}$.

Table 19.—Weekly benefits for total unemployment

State	Method of computing [1]	Rounding to—	Minimum weekly benefit [2]	Maximum weekly benefit [2]	Minimum wage credits required [3]: For minimum: High quarter	For minimum: Base period	For maximum: High quarter	For maximum: Base period
				High-quarter formula				
Ala	1/26	Nearest $	$6.00	$28 00	$112.01	$210.00	$715.01	$980.00
Ariz	1/25	Higher $	10 00	35.00	75.00	300.00	850 01	1050.00
Ark	1/26	Lower $	10 00	30.00	75.00	300 00	780.00	900.00
Calif	1/17–1/28	Nearest $	10.00	55 00	150 00	600 00	1500 00	1500.00
Colo	60% of average weekly wages.	Higher $	[2] 14.00-18.00	[2] [4] 43.00-54.00	105.00	420.00	910.11	1290.00
Conn	1/26+d.a.	Nearest $	10.00-14.00	45.00-67.00	75 00	300 00	1157.00	1158 00
Del	1/25	Higher 50¢	7.00	40.00	52 50	210 00	987.63	1200 00
D.C	1/23+d.a.	Higher $	8.00-9 00	[2] 30.00	130.00	276 00	667.01	1035.00
Fla	50% of average weekly wages.	Higher $	10.00	33.00	260.00	400.00	832.13	1280.20
Ga	1/25	Higher $	7.00	30.00	150.00	280 00	725.00	1350.00
Hawaii	1/25	Higher $	5.00	45 00	37 50	150 00	1100.01	1350.00
Idaho	1/22–1/26	Nearest $	15.00	40.00	300.00	472.00	1014.01	1534.00
Ill	1/20–1/21+d.a.	Nearest $	[2] 10 00	[2] 32 00-50 00	175.00	700.00	[2] 680.20	[2] 830.26
Ind	1/25	Higher $	10 00	36.00	75.00	250.00	875 01	875.01
Iowa	1/20+d.a.	Nearest $	[2] 10 00	[2] 30.00-44.00	200.00	300.00	[2] 590 01	[2] 690 01
Kans	1/25	Higher $	10 00	[4] 41.00	75.00	300.00	1000 01	1230.00
Ky	1/25	Nearest $	10.00	34.00	250.00	343.75	837.51	1151.57
La	1/20	Higher $	10.00	35.00	75.00	300.00	680.01	1050.00
Md	1/24+d.a	Higher $	*10 00-12.00*	*35 00-43 00*	*192 01*	*360.00*	*816 01*	*1260.00*
Mass	1/19–1/28+d.a.	Nearest $	10.00-16.00	40.00-([2])	162.50	650.00	1120.00	1120 00
Miss	1/26	Higher $	8 00	[4] 30.00	130.01	288 00	754.01	1080.00
Mo	1/25	Higher $	3.00	33 00	63 75	255 00	800.01	860.01
Mont	1/18–1/22	Nearest $	10 00	32.00	170 00	255.00	710.00	1065 00
Nebr	1/20–1/23	Nearest $2	12 00	34.00	200.00	400.00	750 01	850.01
Nev	1/25+d.a.	Higher $	[2] 8.00-12.00	37.50-57.50	[2] 60 00	240.00	925 01	1125.00
N. Mex.	1/26	Higher $2	10.00	36.00	156.00	300 00	884.01	1050 00
N. Dak.	1/26	Higher $	10.00	32 00	97.50	390 00	806 01	1248 00
Ohio	1/17–1/26+d.a.	Nearest $	[2] 10.00-13.00	42 00-53 00	60.00	240.00	1091 00	([5])
Okla	1/26	Higher $	10.00	32.00	200.00	300.00	806 01	1209.02
Oreg	1/26	Nearest $	15 00	40 00	175.00	700 00	1027.00	1167.00
Pa	1/25 or 50% of full-time weekly wage, if greater.	Nearest $	10.00	[6] 40.00	120.00	320 00	[6] 988.00	[6] 1825.00
S. C.	1/21–1/26	Nearest $	8.00	26.00	120.00	240 00	676.00	1014.00
S. Dak.	1/22–1/24	Nearest $	12.00	33 00	250.00	600 00	775.00	776.00
Tenn	1/24–1/26	Nearest $	8.00	32 00	182.00	320 00	806.01	1920 00
Tex	1/26	Higher $	[7] 7.00	28.00	[7] 112.50	[7] 450.00	702.01	[7] 802.01
Utah	1/26	Higher $	10.00	[4] 40.00	100.00	400.00	1014.00	([5])
Vt	1/22–1/26	Nearest $	10.00	[4] 36 00	200.00	300 00	936.00	1080.00
Va	1/25	Higher $	8 00	28.00	62.50	250.00	675.01	840.00
Wyo	1/25+d.a.	Higher $	10 00-13 00	[4] 44.00-50.00	250.00	375 00	1075 01	1650.00
				Annual-wage formula				
Alaska	1.8-1.1+d.a.	Nearest $	[2] $10.00-15.00	[2] $45.00-70.00	....	$500 00	....	$4000.00
Maine	2 2-1 1	Nearest $	7.00	33.00	....	300.00	....	2900.00
Minn	2.2-1 3	Nearest $	12 00	38 00	....	520.00	....	3000 00
N.H	1.8-1.2	Nearest $	10.00	38 00	....	500.00	....	3000 00
N.C	2 0-1.1	Nearest $	11.00	32 00	....	500.00	....	3000.00
Wash	2.0-1.1	Nearest $	17.00	42.00	....	800.00	....	3925.00
W. Va	1.8-1.0	Nearest $	10.00	30 00	....	500.00	....	3000.00
				Average-weekly-wage formula				
Mich	63-41+d.a. [1]	Nearest $	[2] $10.00-12.00	$30.00-55.00	....	[8] $210.14	....	[8] $1057.14
N.J	2/3 up to $45 and 3/5 above $45.	Higher $	10.00	35.00	....	[8] 255.00	....	[8] 935.17
N.Y	67-50	Nearest $	10 00	45.00	....	[8] 300.00	....	[8] 1800.00
R.I	50+d.a.	Higher $	10.00-12 00	36.00-44.00	....	[8] 400.00	....	[8] 1400.20
Wis	63-51	Nearest $	11.00	[4] 47.00	....	[8] 288 00	....	[8] 1656.18

[1] When State uses a weighted high-quarter formula, annual-wage formula or average-weekly-wage formula, approximate fractions or percentages are taken at midpoint of lowest and highest normal wage brackets. When dependents' allowances are provided, the fraction applies to the basic benefit amount; in Michigan

(Footnotes continued on page 63.)

Two States compute the weekly benefit as a percentage of the average weekly wage in the high quarter. In Colorado the weekly benefit is 60 percent of the average weekly wage and in Florida 50 percent.

Seven States compute the weekly benefit as a percentage of annual wages. All these States use a weighted schedule which gives as weekly benefits a larger proportion of annual wages to the lower-paid workers (see table 19).

Five States compute the weekly benefit as a percentage of average weekly wages in the base period. A weighted schedule is used in four of these five States and in Rhode Island benefits at all levels are computed as 50 percent of the average weekly wage. Rhode Island computes the average weekly wage by dividing total base-period wages by the number of weeks in which the claimant earned wages of at least $20. New Jersey computes the average weekly wage by dividing the claimant's base-period wages with his most recent employer by the total number of weeks of employment with that employer if he had at least 17 such weeks during the base period; otherwise, weekly benefits are based on weeks of employment and earnings with all base-period employers. Benefits up to $30 are computed as two-thirds of the average weekly wage; for benefits from $31–$35, two-fifths of the amount by which the individual's average weekly wage exceeds $45 is added. New York computes the average weekly wage by dividing total base-period wages paid by all employers by the number of weeks of employment fur-

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(Footnotes for Table 19.)

the percentage applies to benefit for claimant with no dependents (at minimum weekly benefit amount with dependents 63–90 percent depending on number of dependents and at maximum weekly benefit amount with dependents 45–51 percent). See tables 21 and 22 for details on dependents' allowances (abbreviated as d.a.).

[3] When 2 amounts are given, higher figure includes dependents' allowances except in Colorado where higher amount includes 25 percent additional for claimants employed in Colorado by covered employers for 5 consecutive calendar years with wages in excess of $1,000 per year and no benefits received. Augmented amount for minimum weekly benefit includes allowance for 1 dependent child; in Michigan for 1 dependent child or 2 dependents other than a child; in Nevada the amount shown is payable only if high-quarter wage is at least $183.34; in Ohio the amount shown is payable only if there is a working spouse, otherwise $5 is payable for either dependent spouse or child. Dependents' allowances limited in Alaska to intrastate claimants and in Illinois and Iowa to claimants with high-quarter wages in excess of those required for maximum basic weekly benefit amount. Augmented amount for maximum weekly benefit includes allowances for maximum number of dependents; in the District of Columbia, same maximum with or without dependents. In Illinois and Iowa, wage credits shown apply to claimants with no dependents; with maximum dependents Illinois requires high-quarter wages of $1,274.26 and base-period wages of $1,424.26 and Iowa requires high-quarter wages of $1,072.51 and base-period wages of $1,172.51. Maximum augmented payment not shown for Massachusetts since any figure presented would be based on an assumed number of dependents.

[4] See table 16 for definition of base period and table 17 for additional requirements concerning distribution of earnings. See also table 23 for wage credits required for maximum duration as well as maximum annual benefits.

[4] Up to 50 percent of the State average weekly wage in Colorado, Kansas, Utah and Vermont; up to 52½ percent in Wisconsin and up to 55 percent in Mississippi and Wyoming (not more than $30 in Mississippi).

[5] Qualifying requirement in terms of weeks of employment: 20 (Ohio); 19 (Utah); no other requirement as to wages outside the high quarter.

[6] Maximum weekly benefit amount is $38 until July 1, 1960. High-quarter wages of $938 and base-period wages of $1,675 needed for $38 weekly benefit.

[7] Alternate qualifying wages of $250 in high quarter and $375 in base period will yield a minimum weekly benefit of $10. Claimants qualifying for the maximum weekly benefit under such provision need $827 01 in base-period wages.

[8] In Michigan, figured as 14 times minimum average weekly wage bracket (applicable to all claimants) and maximum wage brackets applicable to claimants with no dependents (with dependents, $1,036.14-$1,512.14 depending on number of dependents); in New Jersey, 17 times minimum and maximum average weekly wage brackets; in New York and Rhode Island, 20 times; and in Wisconsin, 18 times.

nished by all employers. Weeks in which the claimant earned less than $15 are excluded from the computations unless fewer than 20 weeks of employment remain after such exclusion. The weekly benefit is based on a weighted schedule of average weekly wages up to $90.

Michigan and Wisconsin compute weekly benefits on average weekly wages from each employer separately in inverse chronological order. In Wisconsin a claimant's benefits are based on average weekly wages according to a weighted schedule of wage classes between $16 and $92.01. The average weekly wage is determined by dividing the total wages paid for services with the employer in the preceding calendar year by the number of weeks worked if 10 or more; the base period may be extended into the current calendar year if the claimant had less than 10 workweeks in the preceding calendar year or if his average weekly wage would be less than $16.

In Michigan an individual's average weekly wage is the average of his wages in the calendar weeks of his base period in which he earned wages in excess of $15, but not less than 14 weeks or more than the most recent 39 weeks. The weekly benefit is determined from the average weekly wage according to a schedule of wage classes between $15.01 and $108.01, by "family classes." The Michigan formula does not provide a basic benefit for a specified amount of earnings. Instead, the schedule is arranged to show the amount which a claimant in each "family class" must earn to qualify for each weekly benefit rate. The maximum weekly benefit and the earnings required for the maximum benefit vary according to the "family class." Thus, for the maximum of $30 for a claimant with no dependents, the schedule requires an average weekly wage of at least $75.51; but an average weekly wage of $74.01 is sufficient to qualify for the maximum of $34 for a claimant with one dependent other than a child, and for the maximum of $38 for a claimant with one dependent child (or two dependents other than a child). For additional dependents, a claimant must earn higher average weekly wages to receive the maximum benefit for his "family class."

All States round weekly benefits for total unemployment (table 19). In 48 States benefits are paid in even dollar amounts; in Delaware, in 50-cent amounts; and in Nebraska and New Mexico in $2 amounts. Nevada rounds all rates to the next higher multiple of $1 except the maximum weekly benefit which is $37.50.

Thirteen States provide for variations in the weekly benefit rate based on factors other than base-period wages, although the basic benefit still depends on the wages. Twelve of these States provide additional allowances for certain types of dependents (see p. 69).

Colorado provides an increase of 25 percent in the computed weekly benefit amount for all claimants who have been employed in the State by covered employers for 5 consecutive calendar years in which they have earned wages in excess of $1,000 per year and have received no benefits. For such claimants, the minimum weekly benefit is $18 and the maximum $54.

Minimum and maximum weekly benefits.—The minimum weekly benefits in State laws vary from $3 to $17. In 10 of the 12 States which pay dependents' allowances, claimants with the minimum basic benefit and the maximum dependents' allowances have aggregate benefits ranging from $10 to $21. The minimum weekly benefit amounts, with and without dependents' allowances, are shown in the following summary:

	Number of States[1] with specified minimum			*Number of States[1] with specified minimum*	
Minimum weekly benefit	*Without dependents*	*With maximum dependents*	*Minimum weekly benefit*	*Without dependents*	*With maximum dependents*
$3.00	1	0	$14.00	1	1
$5.00	1	0	$15.00	2	1
$6.00	1	0	$16.00	0	1
$7.00	4	0	$17.00	1	0
$8.00	6	0	$18.00	0	2
$10.00	29	1	$20.00	0	1
$11.00	2	1	$21.00	0	1
$12.00	8	1			

[1] No augmented benefit is shown for Illinois and Iowa since only claimants with wages above those necessary for maximum weekly benefit are eligible for augmented benefits.

The maximum weekly benefit without dependents' allowances varies from $26 to $55, most frequently $30. However, Alaska's maximum of $45 is limited to intrastate claimants; for interstate claimants the maximum, with or without dependents, is $25. Seven States have flexible maximum amounts which may vary annually or semiannually in accordance with the fluctuations in the average weekly wage of covered workers in the State or as in Colorado in accordance with the average weekly wage in selected industries within the State. In Kansas, Mississippi, Utah, Vermont, and Wyoming maximum benefit amounts are determined annually and in Colorado and Wisconsin they are determined semiannually. In Mississippi the maximum amount is the lesser of $30 or 55 percent of such average weekly wage. In Colorado, Kansas, Utah, and Vermont the maximum is 50 percent; in Wisconsin, 52½ percent; and in Wyoming, 55 percent. The maximum, including dependents' allowances, is $30–$70, with no limit specified for Massachusetts except in terms of average weekly wage; a Massachusetts claimant with the maximum weekly benefit, an average weekly wage of $64 or more, and 4 or more dependent children would receive $64 a week.

The maximums with and without dependents' allowances are summarized below:

	Number of States with specified maximum			Number of States with specified maximum	
Maximum weekly benefit	*Without dependents*	*With maximum dependents*	*Maximum weekly benefit*	*Without dependents*	*With maximum dependents*
$26	1	0	$42	2	0
$28	3	0	$43	1	1
$30	7	1	$44	1	2
$32	6	0	$45	4	0
$33	4	0	$47	1	0
$34	2	0	$50	0	2
$35	4	0	$53	0	1
$36	4	0	$55	1	1
$37.50	1	0	$57.50	0	1
$38	3	0	$67	0	1
$40	5	0	$70	0	1
$41	1	0	Not specified	0	1

Benefits for Partial Unemployment

All States except Montana provide for the payment of benefits when underemployment reaches a certain stage. In Montana, some workers who would be considered partially unemployed under most State laws are paid benefits for total unemployment, i.e., workers who have earnings from odd-job or subsidiary work or both of not more than $15 or who perform a day's work of not more than 8 hours, plus any overtime worked immediately following such 8 hours.

In 36 States a worker is partially unemployed in a week of less than full-time work if he earns less than his weekly benefit amount from his regular employer or from odd-job earnings. In 14 States a claimant is partially unemployed in a week of less than full-time work when he earns less than his weekly benefit plus an allowance of $2 to $12, either from odd-job earnings or from any source, as indicated in table 20. Only in two States is there any limit on a "week of less than full-time work;" in Kentucky, it is a week when less than 24 hours of suitable work are available to the claimant; in North Carolina, a week of less than 60 percent of full-time hours.

Amount of partial benefits.—The amount of benefits for a week of partial unemployment is usually the weekly benefit amount less the wages earned in the week with an allowance of $2 to $12 (table 20). In Indiana only earnings from other than base-period em-

Table 20.—Weekly benefits for partial unemployment

State	Definition of partial unemployment: week of less than full-time work if earnings are less than [1]—	Earnings disregarded in computing weekly benefit for partial unemployment	Rounding of benefit for partial unemployment
Ala.	wba	$6	Nearest $
Alaska	Basic wba plus $10.	Greater of $10 or ½ wba.	Higher $
Ariz.	wba	$10	Higher $
Ark.	wba	$5	Higher $
Calif.	wba	$12	Higher $
Colo.	wba	$3	Higher $
Conn.	Basic wba plus $3.	$3	Higher $
Del.	wba plus $2.	$2	Higher 50¢
D.C.	Basic wba	⅖ wba	Higher $
Fla.	wba	$5	Higher $
Ga.	wba	$5	Nearest $
Hawaii	wba	$2	Higher $
Idaho	wba	½ wba	Lower $
Ill.	Augmented wba.	$7	Higher $
Ind.	wba	$3 from other than base-period employers.	Higher $
Iowa	Augmented wba plus $3.	$6	No provision
Kans.	wba	$8	Higher $
Ky.	wba [1]	⅕ of wba	Nearest $
La.	wba	$5	Higher $
Maine	wba	$10	Higher $
Md.	Augmented wba.	$7	Nearest $
Mass.	Basic wba plus $10.	$10	Higher $
Mich	Augmented wba.	Up to ½ wba. [2]	Schedule 50¢
Minn.	wba	$6	Higher $
Miss.	wba	$5	Higher $
Mo.	wba plus $4.	$4	Higher $
Mont.	(3)	(3)	(3).
Nebr.	wba	Up to ½ wba.[2]	Schedule $
Nev.	Augmented wba.	$5	Higher $
N.H.	wba plus $3.	$3	Nearest $
N.J.	wba	Up to ½ wba.[2]	Schedule 50¢
N. Mex.	wba	$3	Higher $2
N.Y.	(4)	(4)	(4).
N.C.	wba plus lesser of $10 or ⅓ wba.[1]	Lesser of $10 or ⅓ wba.	Nearest $
N. Dak.	wba	⅖ wba	Higher $
Ohio	Basic wba	⅕ wba	Higher $
Okla.	wba plus $7.	$7	Higher $
Oreg.	wba	⅓ wba	Nearest $
Pa.	wba plus greater of $6 or 30% wba.	Greater of $6 or 30% wba.	Higher $
R.I.	Basic wba plus $5.	$5	Higher $
S.C.	wba	¼ wba	Higher $
S. Dak.	wba	$3	Higher $
Tenn.	wba	$5	Higher $
Tex.	wba plus greater of $5 or ¼ wba.	Greater of $5 or ¼ wba.	Higher $
Utah	wba	Lesser of $12 or ½ wba.	Higher $
Vt.	wba plus $10.	$10 plus $2 for each dependent up to 5.	Nearest $
Va.	wba	$2	Higher $
Wash.	wba	$12	Higher $
W. Va.	wba plus $6.	$6	Higher $
Wis.	wba	Up to ½ wba.[2]	Schedule 50¢
Wyo.	Basic wba	½ wba	Higher $

[1] In Kentucky week of less than 24 hours of available suitable work; in North Carolina week of less than 60 percent of full-time hours. Weekly benefit amount abbreviated as wba.

[2] Full weekly benefit is paid if earnings are less than ½ weekly benefit; ½ weekly benefit amount if wages are ½ weekly benefit but less than weekly benefit; for Michigan see text, page 68.

[3] No provision for partial unemployment. An individual is considered totally unemployed in a week in which he has earnings from odd jobs or subsidiary work or both of not more than a day's work of 8 hours plus any overtime immediately following such 8 hours.

[4] Benefits are paid at the rate of ¼ of the weekly benefit amount for each effective day within a week beginning on Monday. "Effective day" is defined as the fourth and each subsequent day of total unemployment in a week in which a claimant earns not more than $45.

ployers are included in the specified allowance. In Idaho and Wyoming the allowance is one-half the weekly benefit amount; in the District of Columbia and North Dakota it is two-fifths; in Oregon it is one-third; in South Carolina it is one-fourth; in Ohio it is one-fifth; in Kentucky it is one-fifth of the wages earned in the week; in Alaska it is the greater of $10 or one-half the weekly benefit amount; in Pennsylvania, it is the greater of $6 or 30 percent of the weekly benefit amount; in Texas it is the greater of $5 or one-fourth of the weekly benefit amount; in North Carolina it is the lesser of $10 or one-third of the weekly benefit amount; and in Utah it is the lesser of $12 or one-half of the weekly benefit amount. In Vermont the allowance is $10 plus $2 for each dependent up to 5 or a maximum of $20.

Most State laws provide that the benefit for a week of partial unemployment, if not an even-dollar amount, shall be rounded to the nearest or the next higher dollar. In a State with a $3 allowance and rounding to the next higher dollar, a claimant with a $20 weekly benefit amount and earnings of $10.95 would receive a partial benefit of $13.

Michigan, Nebraska, New Jersey, and Wisconsin have a different formula for partial benefits. Any claimant whose earnings in a week are less than half his weekly benefit amount gets the full weekly benefit; one whose earnings are less than his benefit amount but at least half of it gets one-half the benefit amount.

In New York, benefits for less than a full week of unemployment are paid at the rate of one-fourth of the weekly benefit for each "effective day." Since an effective day is a day of unemployment in excess of 3 days of unemployment in a calendar week of not more than 3 days of employment and earnings of not more than $45, a partially unemployed claimant may have 1 to 3 effective days in a week and may get one-fourth to three-fourths of his weekly benefit.

Illinois, Indiana, Minnesota, and Washington have special provisions concerning benefits for claimants who are unable to work or unavailable for work for part of a week (see pp. 85 and 86). In Indiana one-third of the weekly benefit amount is deducted for each day the claimant is unavailable for work; in Illinois and Minnesota one-fifth, and in Washington one-seventh, of the weekly benefit; however, in the latter State no benefits are paid if a claimant is unavailable for 3 or more days in a week. Kentucky deducts from the weekly benefit wages that a claimant could have earned in days when he was unable to work or was unavailable for work.

Rhode Island makes special provision for totally unemployed claimants who have days of unemployment between the end of the waiting period and the beginning of the first compensable (calendar) week and for those who return to work prior to the end of a compensable week; for each day of unemployment in such week in which work is ordinarily performed in the claimant's occupation, he is paid one-fifth of his weekly benefit, up to four-fifths of his weekly rate.

Partial benefits and dependents' allowances.—The relationship of partial benefits and dependents' allowances is discussed on page 73. The weekly benefit used to determine the existence of partial unemployment is the basic benefit in all the States having dependents' allowances except Illinois, Iowa, Maryland, Michigan, and Nevada (table 20). The full dependents' allowance is added for weeks of partial unemployment in all States except Michigan (table 22).

Dependents' Allowances

The 12 State laws which provide dependents' allowances vary in the definition of compensable dependent and in the allowance granted. In general, a dependent must be "wholly or mainly supported by the claimant" or "living with or receiving regular support from him." In Alaska, allowances are paid only for dependents residing in Alaska; and in Massachusetts only for those domiciled within the United States or its Territories or possessions. In Michigan, an individual counted as a dependent for any claimant for a benefit year is not entitled to any allowance for dependents if he becomes a claimant, on his own account, until the expiration of the benefit year.

Definition of dependent.—In all these States, "dependents" include children under a specified age (16 to 18) as indicated in table 21. In 6 States, children are the only dependents recognized. The intent is to include all children whom the claimant is morally obligated to support (District of Columbia) or all whom he "is responsible for and does support" (Wyoming by statute and Maryland by regulation). Hence stepchildren and adopted children are included in most States. Grandchildren are also included in Nevada. Married children are excluded in Alaska and gainfully employed children in Nevada. In Alaska, Connecticut, the District of Columbia, Illinois, Iowa, Massachusetts, Michigan, and Nevada, allowances may be paid in behalf of older children who are unable to work because of physical or mental disability.

Six States pay allowances on behalf of other dependents also. Included within the definition of dependents are wives who are not gainfully employed and who are wholly or mainly supported by a claimant (Nevada); and legally married wife or husband who are living with and wholly or chiefly supported by claimant (Ohio); spouses receiving more than half of their support from a claimant (Illinois) and if they earned $30 or less in the week claimed (Iowa) and less than $21 in the week prior to the beginning of the benefit year (Michigan); spouses unable to work because of disability (District of Columbia); husbands unable to work (Nevada); and dependent parents, brothers, and sisters who are unable to work because of age or disability (District of Columbia, Michigan, and Nevada). In Michigan, allowances are paid if these dependents were unemployed and were receiving more than half of their support from the claimant for 90 consecutive days immediately prior to the beginning of the benefit year.

Table 21.—Types of dependents included under provisions for dependents' allowances, 12 States

State	Dependent child [1] under age specified	Older child [1] not able to work	Nonworking dependent				Number of dependents fixed for benefit year	Limitations on parent who may receive allowance [2]
			Wife	Husband	Parent [1]	Brother or sister		
Alaska [3]	[4] 18	X	...	...	...	...	X	Only 1 parent.
Connecticut	16	X	...	...	...	...	X	Only 1 parent.
Dist. of Columbia	16	X	[5] X	[5] X	[5] X	[5] X	X	Only 1 parent.
Illinois	[4] 18	X	X	X	...	...	...	Only 1 parent.
Iowa	[4] 18	X	[6] X	[6] X	...	...	X	Only 1 parent.
Maryland	16	...	...	...	...	...	X	Only 1 parent.
Massachusetts [3]	[4] 18	X	...	...	...	...	...	Only 1 parent.[7]
Michigan	[4] 18	Under 21	[6] X	[6] X	[5] X	[5] X	X	Only 1 parent.[7]
Nevada	[4] 18	X	X	[5] X	[5] X	[5] X	...	Neither.
Ohio	18	...	X	X	...	...	X	Only 1 parent.
Rhode Island	16	...	...	...	...	...	X	Only 1 parent.[7]
Wyoming	18	...	...	...	...	...	X	Parent having custody.

[1] Child includes stepchild by statute in all States except Maryland and Massachusetts and by regulation in Maryland; adopted child by statute in Alaska, Illinois, Iowa, Michigan, Rhode Island and Wyoming, by regulation in Maryland and by interpretation in Massachusetts; and grandchild by statute in Nevada. Parent includes stepparent in the District of Columbia and Nevada and legal parent in Michigan.

[2] If both parents are receiving benefits simultaneously.

[3] Only dependents residing in the State (Alaska) or within the United States, its Territories and possessions (Massachusetts).

[4] Child must be unmarried (Alaska and, by interpretation Massachusetts); "not gainfully employed" (Nevada); must have received more than half the cost of support from claimant for at least 90 consecutive days or for the duration of the parental relationship (Illinois, Iowa and Michigan).

[5] Not able to work "because of age or physical disability" or "physical or mental infirmity". In Michigan parents over age 65 or permanently disabled for gainful employment, brother or sister under 18 (or under 21 if not able to work), orphaned or whose living parents are dependents.

[6] Spouse must have earned less than $30.01 in week claimed (Iowa) or less than $21 in week prior to the beginning of the benefit year (Michigan).

[7] By interpretation, payable to mother only if she provides for children upon failure of father to do so (Massachusetts); right to augmented benefit is fixed for benefit year and not transferrable to other claimant (Michigan); if payable to a woman, dependency status must be established (Rhode Island).

Amount of weekly dependents' allowances.—The amount allowed per dependent is ordinarily a fixed sum, varying from $1 in the District of Columbia to $6 in Massachusetts (table 22). In Illinois benefits of $1 to $8 per dependent are paid only to claimants with high-quarter wages above $713.25 and in Iowa benefits of $1 to $4 per dependent are paid only to claimants with high-quarter wages above $617.50.

In Michigan benefits are paid to claimants according to a schedule by the average weekly wages and six family classes. Class A is a claimant with no dependents; class B, a claimant with one dependent other than a child; and class C through F are claimants with one to four dependents, at least one of whom is a dependent child, or from two to five dependents other than children. The allowance for each dependent is $1 to $6, according to the earnings and "family class" of the claimant.

In Ohio an allowance of $5 is paid for a dependent spouse, or a dependent child if there is no spouse, plus $3 for each of two other dependent children.

Table 22.—Allowances for dependents, 12 States

State	Statutory weekly allowance per dependent	Limitation on weekly allowances	Minimum weekly benefit		Maximum weekly benefit		Full allowance for week of partial benefits	Maximum potential benefits	
			Basic benefit	Maximum allowance	Basic benefit	Maximum allowance		Without dependents	With dependents
Alaska	$5	Lesser of wba or $25	$10	$10	$45	$25	Yes	$1,170	[1] $1,820
Conn	4	½ wba	10	5	45	22	Yes	1,170	[1] 1,742
D.C	[2] 1	$3 [2]	8	3	30	[2] 0	Yes	780	[2] 780
Ill	[3] 1-8	Schedule $1-$18 [3]	10	[3] 0	32	[3] 18	No [4]	832	1,300
Iowa	[3] 1-4	Schedule $1-$14 [3]	10	[3] 0	30	[3] 14	No [4]	780	1,144
Md	2	$8	10	8	35	8	Yes [4]	910	1,118
Mass	6	Augmented benefit not more than average weekly wage. [6]	10	[6] 3	40	47-([6])	Yes	1,200	([6])
Mich	[7] 1-6	Schedule $1-$25 [7]	10	4	30	25	No [4]	780	1,430
Nev	5	$20, but augmented benefit not more than 6 percent of high-quarter wages.	8	[8] 0-4	37.50	[8] 18-20	Yes [4]	975	1,495
Ohio	[9] 5 and 3	$11 [9]	10	11	42	11	Yes [4]	1,092	1,378
R.I	2	$8	10	8	36	8	Yes	936	[1] 1,144
Wyo	3	$6	10	6	44	6	Yes	1,144	[1] 1,300

[1] Assuming maximum weeks for total unemployment; weeks of partial unemployment could increase this amount because full allowance is paid for each week of partial unemployment.
[2] Same maximum weekly benefit amount with or without dependents' allowances. Claimants at lower weekly benefit amounts may have benefits increased by dependents' allowances.
[3] Limited to claimants with high-quarter wages in excess of $713.25 and 1-4 dependents (Illinois) and to claimants with high-quarter wages in excess of $617.50 and 1-5 dependents (Iowa). See text for details.
[4] Dependents' allowances considered as part of weekly benefit amount. See table 20 for weekly benefits for partial unemployment.
[5] Not more than 26 payments for dependents may be made in any one benefit year.
[6] Average weekly wage figured as 1/26 of 2 highest quarters' wages or 1/13 of high quarter wages if claimant has wages in only 2 quarters. At minimum weekly benefit amount average weekly wage is $13 (1/26 of $325). At maximum weekly benefit amount, it is $87 (1/13 of $1,120 or more). Maximum potential benefits in benefit year include dependents' allowances for each week of benefits.
[7] Except $2-$8 for first dependent child. Benefits paid to claimants with dependents are determined by schedule according to the average weekly wage and family class. See text for details.
[8] Depending on high-quarter wages of claimant qualifying for minimum and maximum weekly benefit. Claimant who barely qualifies for maximum weekly benefit would receive $18.
[9] $5 for a dependent spouse, or a dependent child if there is no spouse, plus $3 for each of 2 other dependent children. $6 limit if there is a working spouse.

All States have a limit on the total amount of dependents' allowances payable in any week—in terms of dollar amount, number of dependents, percentage of basic benefit or of high-quarter wages or of average weekly wage. Only in Massachusetts can any claimant receive allowances for more than six dependents. In Wyoming the limit is two dependents; in the District of Columbia and Ohio, three dependents; in Maryland, Nevada, and Rhode Island, four dependents; in Alaska, Illinois, Iowa, and Michigan, five dependents; and in Connecticut, six dependents. In several States the limitations on maximum allowances in terms of a percentage of high-quarter wages or of basic weekly benefit amount result in reducing, for many claimants, the nominal allowance per dependent or the maximum number of dependents on whose behalf allowances may be paid.

In Nevada the claimant who barely qualifies for the minimum weekly benefit is not eligible for any allowance for dependents. Only in the District of Columbia, Maryland, Ohio, Rhode Island, and Wyoming, can a claimant with the minimum weekly benefit draw the maximum amount of dependents' allowances provided in the law. In Nevada no claimant with high-quarter wages of less than $950.01 can get full $20 allowance for four dependents. The District of Columbia has a different type of limit in that the maximum weekly benefit is the same ($30) with or without dependents; thus no claimant with a weekly benefit over $27 can draw the maximum dependents' allowances of $3 per week when totally unemployed, regardless of the number of his dependents.

Illinois has a limit depending on high-quarter wages as well as number of dependents. The maximum weekly benefit for a claimant with high-quarter wages of less than $713.26 is $32, regardless of the number of his dependents; for a claimant with four dependents and high-quarter wages of $1,274.26 or more, it is $50. Iowa also has a limit depending on high-quarter wages as well as number of dependents. The maximum weekly benefit for a claimant with high-quarter wages of less than $617.51 is $30, regardless of the number of dependents; for a claimant with four dependent children and no spouse or a nonworking spouse and high-quarter wages of $1,072.51 or more, it is $44. Michigan's limit depends on average weekly wages as well as number of dependents. The maximum weekly benefit for a claimant with average weekly wages of $75.51 or more and no dependents is $30; for a claimant with maximum dependents, it is $55 only if his average weekly wage is $108.01 or more.

In Massachusetts there is no limit on the weekly allowance except in terms of the number of dependent children and the average weekly wage as defined in the law. The claimant who qualifies for the maximum basic benefit, with the minimum amount of high-quarter wages that qualifies for the maximum weekly benefit, could have an allowance for eight dependents; one who had been paid maximum taxable wages in his high quarter (an average of almost $58) would receive $6 for each of his dependent children, in addition to the $31 basic benefit.

In 5 of the 6 States which limit dependents to children, and in the District of Columbia, Iowa, Michigan, and Ohio, the number of dependents is fixed for the benefit year when the monetary determination on the claim is made. In Nevada no dependents' allowances are payable if both parents are receiving benefits; in nine States, only 1 parent may draw allowances if both are receiving benefits simultaneously.

Dependents' allowances for partially unemployed workers.—Claimants who are eligible for partial benefits may draw dependents' allowances in addition to their basic benefits in all the States which provide these allowances. In all States except Illinois, Iowa, Maryland, Michigan, and Nevada the existence of a week of partial unemployment is measured by the basic rather than the augmented weekly benefit, and in all States except Michigan, the full allowance is paid for a week of partial unemployment. In Michigan the benefit for a week of partial unemployment, which is always one-half of the weekly benefit, includes only one-half of the dependents' allowances. In other States the allowance for dependents may be greater than the basic benefit for partial unemployment. For example, a Connecticut claimant with a $32 weekly benefit and four compensable dependents would receive a $7 basic benefit and a $16 dependents' allowance in a week in which he earned $28.50. He would, however, be ineligible for any benefits in a week in which he earned $35 or more.

Relation of dependents' allowances and duration.—In all these States, except the District of Columbia, Illinois, and Iowa, the dependents' allowances increase the maximum amounts payable in a benefit year for all claimants because dependents' allowances are added to the basic weekly benefit so long as it is payable. In the District of Columbia the maximum potential benefits for the claimant at the *maximum* weekly benefit amount are the same for claimants with or without dependents because the maximum weekly benefit is the same with or without dependents. However, claimants receiving less than the maximum weekly benefit amount and dependents' allowances in the District of Columbia may draw dependents' allowances so long as basic benefits are payable. In Illinois and Iowa maximum potential benefits, as well as weekly amounts, may be increased for some claimants with dependents but the additional amounts payable are included in the duration formula.

The provisions concerning dependents' allowances and partial benefits also affect maximum potential benefits in a benefit year. In Illinois, Iowa, and in Michigan (where the benefit for a partially unemployed worker includes one-half basic benefits and one-half dependents' allowances), maximum potential benefits in a benefit year are the same for claimants partially unemployed and those totally unemployed. In Maryland, Nevada, and Ohio, the number of payments for dependents is limited to 26. In the other States where full allowances for dependents are paid for all weeks of partial benefits, the maximum potential benefits and allowances in a benefit year may be greater than the maximum augmented benefits for the maximum number of weeks of total unemployment provided in the law.

Thirteen State laws allow potential benefits equal to the same multiple of the weekly benefit amount (20 to 30 weeks) to all claimants who can meet the qualifying wage requirement and of these Georgia allows an additional 2 weeks for all those claimants whose base-period wages equal four times the high-quarter wages at the beginning of each wage bracket (table 23). Four of these States have an annual-wage formula with comparatively high requirements of base-period wages at all but the lower benefit levels. New York has an average-weekly-wage formula requiring employment in at least 20 weeks and base-period wages of $300 in such 20 weeks for claimants with the minimum weekly benefit amount ($10) and $1,800–$4,680 for claimants at the maximum ($45), depending on the number of weeks of employment (20–52) on which they qualify. The other eight States have a high-quarter formula for determining weekly benefit amount; they all directly or indirectly require employment in more than 1 quarter for all—or most—claimants to qualify.

Formulas for variable duration.—The other 38 State laws provide a maximum potential duration of benefits in a benefit year equal to a multiple of the weekly benefit amount (18 to 39 weeks of benefits for total unemployment) but have another limitation on annual benefits. In 26 of these States a claimant's benefits are limited to a fraction of base-period wages, if it produces a lesser amount than the specified multiple of the claimant's weekly benefit amount, as follows:

Fraction	*Number of States*
3/5	1
1/2	2
2/5	1
36 percent	1
1/3	16
3/10	1
29 percent	1
1/4	3

In Ohio a claimant's benefits are the lesser of 26 times the weekly benefit amount and total base-period wages. In 5 other States the fraction applied in a schedule is a weighted one. In Utah a schedule of earnings in terms of specified ratios of base-period wages to high-quarter wages yields specified minimum and maximum weeks of total unemployment. In Colorado, where most claimants are limited to one-half of their base-period wages, claimants who are eligible for increased benefits (see page 65) are eligible for 26 weeks' uniform potential benefits.

In 5 States maximum potential benefits depend on a fraction of weeks worked. Florida allows a half week of benefits for each week of employment in the base period; Michigan, two-thirds week of qualifying employment up to 39; New Jersey, three-fourths week of benefits for each week of employment up to 35; Rhode Island, three-fifths week of benefits for each week of employment up to 42; and Wisconsin, seven-tenths week of benefits for each week of employment to 20 weeks and eight-tenths week for each added week up to 45. In Michigan and Wisconsin, duration, like weekly benefit amount, is figured separately for each employer in inverse chronological order.

In all States except Montana, which makes no payments for less than the weekly benefit amount, the maximum potential benefits may be used in weeks of total or of partial benefits. If a claimant has some or all weeks of partial benefits, the number of weeks of benefits may be greater than the number shown in table 23. In four States with dependents' allowances the maximum potential benefits in a benefit year may be greater than the amount shown in table 23 (see table 22, footnote 1).

Minimum weeks of benefits.—In four States with variable duration and a high-quarter weekly benefit formula, a minimum number of weeks duration (10, 11, or 15 weeks) is specified in the law (table 23, footnote 2). In other States the minimum potential annual benefits result from the minimum qualifying wages and the duration fraction or from a schedule. For any claimant this minimum amount may be translated into weeks of total unemployment by dividing the potential annual benefit by the weekly benefit. If the weekly benefit amount for a claimant who barely qualifies for benefits is higher than the statutory minimum weekly benefit (because the qualifying wages are concentrated largely or wholly in the high quarter), the weeks of duration are correspondingly reduced.

Maximum weeks of benefits.—Maximum weeks of benefits vary from 18 to 39 weeks, most frequently 26 weeks, in 32 States. In 10 States the maximum is less than 26 weeks and in 9 States more than 26 weeks. Table 24, giving the number of States by maximum weeks of benefits and maximum weekly amounts, shows the general tendency of the State formulas to be liberal in both respects if liberal in one.

In Massachusetts and Michigan duration may be extended for those claimants who are taking training to increase their employment opportunities. In Massachusetts, any claimant certified as attending an industrial retraining course in a vocational school of the State or its political subdivisions is entitled to as much additional as an amount equal to 10 times his weekly benefit, provided he is otherwise capable of and available for work. In Michigan, the

Table 23.—Duration of benefits in a benefit year

State	Proportion of base-period wage credits or of weeks of employment [1]	Minimum potential benefits [2] [3]		Maximum potential benefits [3]			
		Amount	Weeks	Amount [4]	Weeks	Wage credits required [5]: High quarter	Wage credits required [5]: Base period
Uniform potential duration for all eligible claimants							
Georgia		$140.00	20	[4] $600.00-660.00	[4] 20-22	$725.00	[4] $1,350.00
Hawaii		130.00	26	1,170.00	26	1,100.01	1,350.00
Maine		182.00	26	858.00	26	[5] 725.00	2,900.00
Maryland		260.00	26	910.00-1,118.00	26	816.01	1,260.00
Montana		220.00	22	704.00	22	710.00	1,065.00
New Hampshire		260.00	26	988.00	26	[5] 750.00	3,000.00
New York		260.00	26	1,170.00	26	[6] 1,170.00	[6] 1,800.00
North Carolina		[3] 286.00	[3] 26	[3] 832.00	[3] 26	[5] 750.00	3,000.00
North Dakota		240.00	24	768.00	24	806.01	1,248.00
Pennsylvania		300.00	30	[7] 1,200.00	30	[7] 988.00	[7] 1,825.00
Tennessee		176.00	22	704.00	22	806.01	1,920.00
Vermont		[3] 260.00	[3] 26	[3] 936.00	[3] 26	936.00	1,080.00
West Virginia		240.00	24	720.00	24	[5] 750.00	3,000.00
Maximum potential duration varying with wage credits or weeks of employment							
Alabama	1/3	$70.00	11+	$560.00	20	$715.01	$1,678.50
Alaska	30-29 percent [1]	150.00	15	[4] 1,170.00-1,820.00	26	[4,5] 1,000.00	[4] 4,000.00
Arizona	1/3	100.00	10	910.00	26	850.01	2,727.01
Arkansas	1/3	100.00	10	780.00	26	780.00	2,250.01
California	1/2	[3] 260.00	[2,3] 26	[3] 1,430.00	[3] 26	1,500.00	2,858.01
Colorado	1/2 [8]	210.00	15	[4] 1,397.50-1,404.00	[4] 32½	910.11	2,795.00
Connecticut	1/3	[3] 120.00	[2,3] 12	[3] 1,170.00-1,742.00	[3] 26	1,157.00	3,480.00
Delaware	29 percent	77.00	[2] 11	1,040.00	26	987.63	3,584.49
District of Columbia	1/3	92.00	11+	[4] 780.00	26	667.01	2,337.01
Florida	1/2 weeks of employment.	100.00	10	858.00	26	832.13	3,296.52
Idaho	32-29 percent [1]	[3] 150.00	[3] 10	[3] 1,040.00	[3] 26	1,014.01	3,640.00
Illinois	37-32 percent [1]	[3] 260.00	[2,3] 26	[3] 832.00-1,300.00	[3] 26	[9] 680.26	[9] 2,625.00
Indiana	1/4 [8]	62.00	6+	936.00	26	[10] 936.00	3,744.00
Iowa	1/3 [8]	100.00	10	780.00-1,144.00	26	[9] 590.01	[9] 2,340.00
Kansas	1/3	100.00	10	1,066.00	26	1,001.01	3,195.01
Kentucky	1/3	150.00	[2] 15	884.00	26	837.51	2,650.50
Louisiana	2/5	120.00	12	980.00	28	680.01	2,447.51
Massachusetts	36 percent	234.00	[2] 23+	1,200.00-(4)	30	1,120.00	3,330.56
Michigan	2/3 weeks of employment.	95.00	9+	780.00-1,430.00	26	[6] 981.63	[6] 2,944.89
Minnesota	42-33 percent [1]	216.00	18	988.00	26	[5] 750.00	3,000.00
Mississippi	1/3	96.00	12	780.00	26	754.01	2,337.01
Missouri	1/3 [8]	78.00	[2] 26	858.00	26	800.01	2,574.00
Nebraska	1/3	132.00	11	884.00	26	750.01	2,626.50
Nevada	1/3	80.00	10	975.00-1,495.00	26	925.01	2,922.01
New Jersey	3/4 weeks of employment.	130.00	13	910.00	26	[6] 715.13	[6] 1,925.35
New Mexico	3/5	180.00	18	1,080.00	30	884.01	1,796.67
Ohio	100 percent	240.00	[2] 24	1,092.00-1,378.00	26	1,091.00	(11)
Oklahoma	1/3	100.00	10	1,248.00	39	[10] 935.26	3,741.01
Oregon	1/3	233.00	[2] 15+	1,040.00	26	1,027.00	3,120.00
Rhode Island	3/5 weeks of employment.	120.00	12	936.00-1,144.00	26	[6] 910.13	[6] 2,940.42
South Carolina	1/3	80.00	10	572.00	22	676.00	1,713.01
South Dakota	32-26 percent	192.00	[2] 16	792.00	24	775.00	3,100.00
Texas	1/4	[2] 94.00	[2] 9+	672.00	24	702.01	2,684.01
Utah	(1)	100.00	[2] 10	1,440.00	36	1,014.00	3,346.20
Virginia	1/4	64.00	8	504.00	18	675.01	1,960.01
Washington	1/3	267.00	15+	1,260.00	30	[5] 981.25	3,925.00
Wisconsin	7/10 of first 20 weeks of employment and 6/10 of remaining weeks up to 45.	137.50	12+	1,598.00	34	[6] 1,196.13	[6] 4,140.45
Wyoming	3/10	120.00	12	1,144.00-1,300.00	26	1,075.01	3,666.67

(Footnotes on page 77.)

claimant attending, at the Commission's direction, a vocational retraining program provided or designated by the Commission is entitled to additional benefits of as much as 18 times his weekly benefit amount.

Extended duration.—In six States weeks of potential duration is extended for claimants who have exhausted their regular benefits. Such extended benefits are paid only when unemployment within the State reaches specified levels. In four States with variable duration and a maximum of 26 weeks (California, Connecticut, Idaho, and Illinois) potential benefits are extended by 50 percent up to a maximum of 13 weeks. North Carolina with uniform duration of 26 weeks extends potential duration by 8 weeks for all claimants and Vermont also with uniform duration of 26 weeks extends potential duration by 13 weeks for all claimants. In California extended benefits may be paid to claimants during periods of retraining.

Other limits on duration.—In most States with variable duration, claimants at all benefit levels are subject to the same minimum and maximum weeks of duration. In three States, however, the maximum weeks of benefits are not attainable by all claimants at all benefit levels. In Alaska, Minnesota, and Washington, with annual-wage

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(Footnotes for Table 23.)

[1] In States with weighted tables the percent of benefits is figured at the bottom of the lowest and of the highest wage brackets; in States noted the percentages at other brackets are higher and/or lower than the percentage shown. In Utah duration is based on a ratio of annual wages to high-quarter wages (less than 1.6–3.3).

[2] Maximum potential benefits for claimants with minimum qualifying wages. (See table 17 for these qualifying wages.) Minimum weeks applies to claimants with minimum weekly benefit amount and minimum qualifying wages except in Texas where minimum qualifying wages of $375 with $250 in one quarter and $125 in another quarter yield a weekly benefit higher than the minimum weekly benefit amount. If qualifying wages are concentrated largely or wholly in the high quarter, weekly benefit for claimants with minimum qualifying wages may be higher and consequently weeks of benefits less than weeks shown. In Delaware, Kentucky and Utah statutory minimum; in Illinois statutory minimum of 10 weeks not applicable at minimum weekly benefit amount. Dependents' allowances add to potential benefits for claimants entitled to such allowances. Figures for wage credits reflect rounding provision in State law or schedule.

[3] Potential benefits extended by 50 percent when unemployment in the State reaches a specified level; in North Carolina by 8 weeks.

[4] When 2 amounts are given, higher includes dependents' allowances except in Colorado and Georgia. In Colorado, higher amount includes 25 percent additional for claimants employed in Colorado by covered employers for 5 consecutive calendar years with wages in excess of $1,000 per year and no benefits received; duration for all such claimants is 26 weeks. In Georgia, higher amount applies to a claimant whose base-period wages are equal to 4 times minimum high-quarter wages for his wage bracket, base-period wages of $1,350 applies to claimants qualifying for standard duration of 20 weeks, $2,900 required for claimants qualifying for extended duration of 22 weeks. Dependents' allowances and weekly amounts above $25 are paid only to intrastate claimants in Alaska. In the District of Columbia same maximum with or without dependents. Maximum augmented benefits not shown for Massachusetts since augmented weekly benefit is limited; see tables 21 and 22.

[5] Annual-wage formula; amount shown for high quarter is ¼ base-period wages.

[6] Figures given are based on highest average weekly wage for claimants without dependents; $75.51 in Michigan (for claimants with dependents $74 01 to $108.01, depending on number of dependents), $55.01 in New Jersey, $90 in New York, $70.01 in Rhode Island and $92.01 in Wisconsin. High-quarter figure assumes 13 weeks of employment; base-period figure is 39 weeks required in Michigan, 35 weeks in New Jersey, 20 weeks in New York, 42 weeks in Rhode Island and 45 weeks in Wisconsin for maximum duration. In Michigan wage credits required for maximum benefits for claimants with dependents range from $962.13 to $1,404.13 in high quarter and $2,886.39 to $4,212.39 in base period.

[7] Maximum potential benefit is $1,140 until July 1, 1960. High-quarter wages of $938 and base-period wages of $1,675 needed for this amount

[8] Only specified amount of wages per quarter may be used for computing duration of benefits; 32½ times the maximum weekly benefit amount in Colorado; $950 in Indiana; 7.2 times the weekly benefit amount in Iowa; and $858 in Missouri.

[9] In Illinois, claimants with maximum number of dependents need high-quarter wages of $1,274.26 and base-period wages of $2,975 to qualify for maximum potential annual benefits; in Iowa, such claimants need high-quarter wages of $1,072 51 and base-period wages of $3,554 11.

[10] Amount shown is ¼ of base-period wages. To obtain maximum potential annual benefits, claimant must have more than 4 times high-quarter wages necessary for maximum weekly benefit. (See table 19.)

[11] 20 weeks of employment required in base period.

formulas and variable duration, both weekly benefit and weeks of benefits increase with increments of annual wages; only claimants at or near the maximum weekly benefit amount are eligible for maximum weeks of benefits. The maximum weeks of benefits for claimants with the minimum weekly benefit amount range from 15 to 18 weeks in these States.

Four other States include a limitation on wage credits in computing duration. In Colorado only wages up to 32½ times the current maximum weekly benefit amount-per-quarter count; in Indiana wages up to $950; in Missouri wages up to $858; and in Iowa quarterly wage credits are limited to the lesser of one-third wages or 7.2 times the weekly benefit amount. This type of provision tends to reduce weeks of benefits for claimants at the higher benefit levels.

Maximum potential benefits in a benefit year.—In the 51 States, maximum potential basic benefits in a benefit year vary from $504 in Virginia to $1,598 in Wisconsin. In the 12 States with dependents' allowances, maximum potential benefits for the claimant with maximum dependents' allowances vary from $1,118 to $1,820. The distribution of both amounts is shown below.

The qualifying wages required for these various amounts vary even more widely than the benefits, as shown in table 23. Minimum qualifying wages for maximum potential benefits vary from $1,065 in Montana to over $4,000 in Wisconsin. The variations are related more to the type of formula than to the amount of benefits. In 36 States, maximum potential benefits require base-period wages of $2,000 or more—in 19 of these, over $3,000.

Amount of maximum potential benefits	*Number of States with specified amounts* — *Without dependents' allowances*	*With maximum dependents' allowances*
$504, less than $600	3	0
$600, less than $700	2	0
$700, less than $800	10	1
$800, less than $900	7	0
$900, less than $1,000	10	0
$1,000, less than $1,100	7	0
$1,100, less than $1,200	4	3
$1,200, less than $1,300	4	0
$1,300, less than $1,400	1	3
$1,400, less than $1,500	2	2
$1,500, less than $1,820	1	1
$1,820	0	1
Not specified	0	1

Provisions for Modification of Benefits According to Condition of the Fund

Twenty-seven laws[2] require the State agency to inform the Governor and the legislature whenever the State officials believe that a change in contribution or benefit rates will become necessary to protect the solvency of the fund and to make recommendations with respect thereto. A similar Vermont provision is not specific as to contributions or benefits. In Oregon if the Commission finds it necessary for the protection of the fund it may require any employer to deposit a sum equal to his contributions for three calendar quarters.

Six States have more specific provisions for reducing benefits in one or more respects when the fund falls below a specified amount or a specified ratio to benefit payments for a given period. In these States the action indicated below may be taken.

State	Reduce maximum weekly benefit	Reduce duration benefits	Increase waiting period	Change qualifying require-ments	Eliminate partial benefits	Reduce depend-ents' allowances
Nevada:[1]						
1st stage	X	X				
2d stage	X					X
New Hampshire[1]	X	X				
Ohio	X	X				
Oregon	X	X	X	X		
Rhode Island	X		X	X		
West Virginia					X	

[1] Mandatory.

Provisions for Individuals Unemployed After Military Service

Five States[3] have special provisions preserving the benefit rights to which a worker is entitled when he enters the Armed Forces and making them available to him after discharge. For coverage under these provisions the usual requirement is that the worker must have entered the service on or after a specified date in 1940, or 1950, must have served a specified number of days, and must have completed such service within a specified time.

Most States preserve the wage credits for qualified veterans by excluding from the base period all quarters spent in military service. In addition, some of the States extend benefit years established by workers prior to their entrance into the Armed Forces. For example, California provides, for servicemen with unexpired benefit years at the time of induction into the Armed Forces, that the unexpended

[2] Alabama, Arkansas, Colorado, Delaware, Florida, Georgia, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Minnesota, Mississippi, Montana, Nebraska, New Jersey, North Carolina, North Dakota, Oklahoma, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, Wyoming.

[3] California, Michigan, Montana, New Jersey, South Carolina.

Table 24.—Number of States by maximum basic weekly benefits and maximum weeks of benefits for total unemployment

Maximum weeks of benefits	Total States	Maximum basic weekly benefit																	
		$26	$28	$30	$32	$33	$34	$35	$36	$37.50	$38	$40	$41	$42	$43	$44	$45	$47	$55
Total States	51	1	3	7	6	4	2	4	4	1	3	5	1	2	1	1	4	1	1
18	1	----	1	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
20	1	----	1	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
22	4	1	----	1	2	----	----	----	----	----	----	----	----	----	----	----	----	----	----
24	4	----	1	1	1	1	----	----	----	----	----	----	----	----	----	----	----	----	----
26	32	----	----	5	2	3	2	3	3	1	2	3	1	1	----	1	4	----	1
28	1	----	----	----	----	----	----	1	----	----	----	----	----	----	----	----	----	----	----
30	4	----	----	----	----	----	----	----	1	----	1	1	----	1	----	----	----	----	----
32½	1	----	----	----	----	----	----	----	----	----	----	----	----	----	1	----	----	----	----
34	1	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	1	----
36	1	----	----	----	----	----	----	----	----	----	----	1	----	----	----	----	----	----	----
39	1	----	----	----	1	----	----	----	----	----	----	----	----	----	----	----	----	----	----

balance of benefits shall be reestablished with the week following their termination of service, and that all reestablished benefits shall lapse 65 weeks after termination of such military service.

California modifies the conditions for eligibility for a veteran by suspending disqualifications imposed by reason of his acts prior to entering military service. Veterans who are not eligible for benefits under State provisions may be able to qualify for Federal benefits under the unemployment insurance program for ex-servicemen. (See ch. VII.)

Table 25.—Summary of benefit provisions [1]

State	Qualifying wages or employment in base period (number times weekly benefit amount unless otherwise indicated)	Weekly benefit amount for total unemployment: Computation (fraction of high-quarter wages unless otherwise indicated) [2]	Weekly benefit amount for total unemployment: Minimum [3]	Weekly benefit amount for total unemployment: Maximum [3]	Total benefits payable in benefit year: Proportion of wages in base period (unless otherwise indicated) [4]	Total benefits payable in benefit year: Minimum: Amount	Total benefits payable in benefit year: Minimum: Weeks [5]	Total benefits payable in benefit year: Maximum: Amount [3]	Total benefits payable in benefit year: Maximum: Weeks [5]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Ala.	35; and $112.01 in 1 quarter	1/26	$6.00	$28.00	1/3	$70.00	11+	$560.00	20
Alaska	1¼ times high-quarter wages but not less than $500.	1.8–1.1 percent of annual wages, plus $5 for each dependent up to lesser of wba or $25.	10.00–15.00	[3] 45.00–70.00	30–29 percent [4]	150.00	15	1,170.00–1,820.00	26
Ariz.	30; and wages in 2 quarters	1/25	10.00	35.00	1/3	100.00	10	910.00	26
Ark.	30; and wages in 2 quarters	1/26	10 00	30.00	1/3	100.00	10	780 00	26
Calif.	30; but not less than $600 nor more than $750.	1/17–1/28	10.00	55.00	1/2	[6] 260.00	[6] 26	1,430 00	26
Colo.	30	60 percent of average weekly wage in high quarter.	14.00	[3] 43 00–54.00	1/2	210.00	15	[3] 1,397.50–1,404.00	[3] 32½
Conn.	$300; and wages in 2 quarters	1/26, plus $4 for each dependent up to ½ wba.	10.00–14.00	45.00–67.00	1/3	[6] 120.00	[5,6] 12	[6] 1,170.00–1,755.00	[6] 26
Del.	30	1/25	7.00	40.00	29 percent	77.00	[6] 11	1,040.00	26
D.C.	1½ times high-quarter wages but not less than $276; and $130 in 1 quarter.	1/23, plus $1 for each dependent up to $3.[3]	8.00– 9.00	[3] 30.00	1/3	92.00	11+	[3] 780.00	26
Fla.	20 times average weekly wage in high quarter (with minimum average weekly wage of $20).	50 percent of average weekly wages.	10.00	33.00	½ weeks of employment.	100.00	10	858.00	26
Ga.	40–45; and $150 in 1 quarter	1/25	7.00	30.00	Uniform	140.00	20	[3] 600.00–660.00	[3] 20–22
Hawaii	30	1/25	5.00	45.00	Uniform	130.00	26	1,170.00	26
Idaho	31+–38; $300 in 1 quarter and wages in 2 quarters, but not less than $472.	1/22–1/26	15.00	40.00	32–29 percent [4]	[6] 150.00	[6] 10	[6] 1,040.00	[6] 26
Ill.	$700; and $150 outside high quarter.	1/20–1/21, plus $1–$18 allowance for claimants with 1–4 dependents and high-quarter wages of more than $713.25.	10.00	32.00–50.00	37–32 percent [4]	[6] 260.00	[5,6] 26	[6] 832.00–1,300.00	[6] 26
Ind.	$250; and $150 in last 2 quarters.	1/25	10.00	36.00	1/4	62.00	6+	936.00	26
Iowa	$300 with $200 in 1 quarter; and $100 in another.	1/20, plus $1–$14 for claimants with 1–5 dependents and high-quarter wages of $617.50.	10.00	30.00–44.00	1/3	100.00	10	780.00–1,144.00	26
Kans.	30	1/25 up to ½ of State average weekly wage.	10.00	41.00	1/3	100.00	10	1,066.00	26

See footnotes at end of table.

Table 25.—Summary of benefit provisions [1]—Continued

State	Qualifying wages or employment in base period (number times weekly benefit amount unless otherwise indicated)	Weekly benefit amount for total unemployment: Computation (fraction of high-quarter wages unless otherwise indicated) [2]	Weekly benefit amount: Minimum [3]	Weekly benefit amount: Maximum [3]	Total benefits payable in benefit year: Proportion of wages in base period (unless otherwise indicated) [4]	Minimum: Amount	Minimum: Weeks [4]	Maximum: Amount [3]	Maximum: Weeks
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Ky.	1⅜ times high-quarter wages with 8 times wba in last 2 quarters and $250 in 1 quarter.	1/25	$10.00	$34.00	⅓	$150.00	[5] 15	$884.00	26
La.	30	1/20	10 00	35 00	⅖	120.00	12	980.00	28
Maine	$300	2.2–1.1 percent of annual wages.	7.00	33.00	Uniform	182 00	26	858.00	26
Md.	36; and $192.01 in 1 quarter and wages in 2 quarters.	1/24, plus $2 for each dependent up to $8.	10.00–12.00	35.00–43.00	Uniform	260.00	26	910.00–1,118.00	26
Mass.	$650	1/19–1/26, plus $6 for each dependent up to average weekly wage.	10.00–16.00	40.00– ([3])	36 percent	234.00	[5] 23+	1,200.00– ([3])	30
Mich.	14 weeks of employment at $15.01 or more.	63–41% of average weekly wage; plus allowance of $1–$25 depending on average weekly wage and number of dependents.[3]	10.00–12.00	30.00–55.00	⅔ weeks of employment.	95.00	9+	780.00–1,430.00	26
Minn.	$520	2.2–1 3 percent of annual wages.	12.00	38.00	42–33 percent [4]	216.00	18	988 00	26
Miss.	36; and $130.01 in 1 quarter and wages in 2 quarters.	1/26	8.00	30.00	⅓	96.00	12	780.00	26
Mo.	17 weeks of employment at $15 or more.	1/25	3.00	33.00	⅓	78.00	[5] 26	858.00	26
Mont.	1½ times high-quarter wages; and $170 in 1 quarter.	1/18–1/23	10.00	32.00	Uniform	220.00	22	704.00	22
Neb.	$400 in 2 quarters with at least $100 in each of such quarters; and $200 in high quarter.	1/20–1/23	12 00	34.00	⅓	132.00	11	884.00	26
Nev.	30	1/25, plus $5 for each dependent up to lesser of $20 or 6% of high-quarter wages.	8.00–12.00	37.50–57.50	⅓	80.00	10	975.00–1,445.00	26
N.H.	$500	1.8–1.2 percent of annual wages.	10.00	38 00	Uniform	260.00	26	988.00	26
N.J.	17 weeks of employment at $15 or more.	⅔ of average weekly wage up to $45 and ⅗ above $45.	10.00	35.00	¾ weeks of employment.	130 00	13	910.00	26
N. Mex.	30–27+; and $156 in 1 quarter	1/26	10.00	36.00	⅗	180.00	18	1,080 00	30
N.Y.	20 weeks of employment at $15 or more.[7]	67–50 percent of average weekly wage.	10.00	45.00	Uniform	260.00	26	1,170.00	26
N.C.	$500	2.0–1.1 percent of annual wages.	11.00	32.00	Uniform	[6] 286.00	[6] 26	[6] 832.00	[6] 26
N.D.	39; and wages in 2 quarters	1/26	10.00	32.00	Uniform	240.00	24	768.00	24
Ohio	20 weeks of employment and $240.	1/17–1/26, plus $5 for dependent spouse or a dependent child if there is no spouse, plus $3 for each of 2 other children.	10.00–13 00	42.00–53.00	100 percent	240.00	[6] 24	1,092.00–1,378.00	26

Okla.	1½ times high-quarter wages, but not less than $300; or $3,000.	1/26	10.00	32.00	1/3	100.00	10	1,248.00	39
Oreg.	20 weeks of employment at $20 or more but not less than $700.	1/26	15.00	40.00	1/3	233.00	[5] 15+	1,040.00	26
Pa.	32–44, with $120 in 1 quarter.	1/25, or 50 percent of full-time weekly wage, if greater.	10.00	[3] 40.00	Uniform	300.00	30	[6] 1,200.00	30
R.I.	20 weeks of employment at $20 or more; or $1,200.	50 percent of average weekly wage, plus $2 for each dependent up to $8.	10.00–12.00	36.00–44.00	3/5 weeks of employment.	120.00	12	936.00–1,144.00	26
S.C.	1½ times high-quarter wages, but not less than $240; and $120 in 1 quarter.	1/21–1/26	8.00	26.00	1/3	80.00	10	572.00	22
S.Dak.	$600 and $250 in 1 quarter; and wages in 2 quarters.	1/22–1/34	12.00	33.00	32–26 percent	192.00	[5] 16	792.00	24
Tenn.	40–60; and $182 in 1 quarter.	1/24–1/26	8.00	32.00	Uniform	176.00	22	704.00	22
Texas	$375 with $250 in 1 quarter and $125 in another.[7]	1/26	7.00	28.00	1/4	[5] 94.00	[5] 9+	672.00	24
Utah	19 weeks of employment and $400.	1/26	10.00	40.00	([4])	100.00	[5] 10	1,440.00	36
Vt.	30; and $200 in 1 quarter and 1/3 of wages in last 2 quarters.	1/22–1/26	10.00	36.00	Uniform	[6] 260.00	[6] 26	[6] 936.00	[6] 26
Va.	30; but not less than $250.	1/25	8.00	28.00	1/4	64.00	8	504.00	18
Wash.	$800	2.0–1.1 percent of annual wages.	17.00	42.00	1/3	267.00	15+	1,260.00	30
W. Va.	$500	1.8–1.0 percent of annual wages.	10.00	30.00	Uniform	240.00	24	720.00	24
Wis.	18 weeks of employment at $16 or more.	63–51 percent of average weekly wage.	11.00	47.00	7/10 of first 20 weeks of employment and 8/10 of remaining weeks up to 45.	137.50	12+	1,598.00	34
Wyo.	1½ times high-quarter wages; and $250 in 1 quarter.	1/25, plus $3 for each dependent up to $6.	10.00–13.00	44.00–50.00	3/10	120.00	12	1,144–1,300.00	26

[1] See also tables 16, 17, 19, 22, and 23 for more details on items presented here.

[2] When State uses a weighted high-quarter formula, annual-wage formula, or average-weekly-wage formula, approximate fractions or percentages are figured at midpoint of lowest and highest normal wage brackets. When dependents' allowances are provided, the fraction applies to the basic benefit amount; in Michigan the percentage applies to benefit for claimant with no dependents.

[3] When 2 amounts are given, higher includes dependents' allowances except in Colorado and Georgia. In Colorado higher amount includes 25 percent additional for claimants employed in Colorado by covered employers for 5 consecutive calendar years with wages in excess of $1,000 per year and no benefits received; duration for all such claimants is 26 weeks. In Georgia higher amount applies to claimants whose base-period wages are equal to 4 times minimum high-quarter wages for each wage bracket. Higher amount for minimum weekly benefit amount includes maximum allowances for 1 dependent. In Alaska maximum for interstate claimants is $25 and no dependents' allowances paid; in the District of Columbia same maximum with or without dependents. Maximum augmented payment to individuals with dependents not shown for Massachusetts since any amount presented would be based on an assumed number of dependents.

[4] In States with weighted schedules the percent of benfits is figured at the bottom of the lowest and of the highest wage brackets; in States noted the percentages at other brackets are higher and/or lower than the percentage shown. In Utah duration is based on a ratio of annual wages to high-quarter wages (less than 1.6–3.3).

[5] Weeks in columns 7 and 9 means weeks of total unemployment. Figure shown in column 7 applies to claimants with minimum weekly benefit and minimum qualifying wages except in Texas where minimum qualifying wages of $375 with $250 in high quarter and $125 in another quarter yield a weekly benefit higher than the minimum weekly benefit amount. In Delaware, Kentucky, and Utah, statutory minimum; in Illinois, statutory minimum of 10 weeks not applicable at minimum weekly benefit amount. In California, minimum duration at other levels is 15 weeks and minimum potential benefits $300. In other States noted, if qualifying wages are concentrated largely or wholly in high quarter, weekly benefit for claimants with minimum qualifying wages may be above minimum weekly benefit amount and consequently weeks of benefits may be less than minimum duration shown.

[6] Potential benefits extended by 50 percent when unemployment in the State reaches a specified level; in North Carolina by 8 weeks.

[7] Alternate qualifying requirement: 15 weeks of employment averaging at least $15 per week in 52 weeks preceding a claim or 40 weeks of employment averaging at least $15 per week in 104 weeks preceding a claim (New York); $450 with $50 in each of 3 quarters or $1,000 in 1 quarter (Texas).

[8] Until July 1, 1960, maximum weekly benefit amount is $38 and maximum potential benefits, $1,040.